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ABSTRACT

Published four times a year by the Texas Community College Teachers Association (TCCTA), formerly known as the Texas Junior College Teachers Association (TJCTA), this newsletter discusses events affecting Texas community colleges and their faculty, chronicles the efforts and activities of the TCCTA, and provides a forum for discussion of topics related to community college education. The September 1996 issue presents a discussion of major, community college-related issues under consideration by the Texas State Legislature; an analysis of 1996 investment options under Texas' Optional Retirement Program/Tax Deferred Account; and an interview with Texas State Senator Bill Ratliff. The December 1996 issue includes a discussion of Texas two-year faculty salaries and buying power; "Emphasis on Ethics in Education," by Charles Burnside; TCCTA's Code of Professional Ethics; and data on 1996-97 base salaries for Texas faculty by college and years of service, and compensation and utilization of part-time instructors by college for 1995-96 and 1996-97. The January 1997 issue provides the program for the TCCTA's annual convention, focusing on the theme "The Community College: A Golden Opportunity." Finally, the April 1997 issue provides a review of major state legislative actions related to community colleges; "The Dilemmas of Dual Credit," by Scott A. Nelson; and data on Texas community, junior, and technical college fall headcount enrollments for 1977-96. (BCY)

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ED 413 976

TCCTA Messenger

September 1996-April 1997

Texas Community College Teachers Association

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VOLUME XXVIII SEPTEMBER 1996 NUMBER 1

TCCTA GOING ON-LINE

The Texas Community College Teachers Association is currently in the final stages of constructing a site on the World Wide Web to help communicate important and timely information to its members.

Scheduled to be operational Oct. 1, the Web site will include back issues of the *TCCTA Messenger* and *Legislative Update*; links to Texas two-year colleges and state agencies; information about the 1997 TCCTA convention, in Austin; a directory of TCCTA officers, committee chairs, and convention section chairs, faculty organization leaders, college presidents and chancellors; as well as links to other homepages of interest to two-year college teachers.

When the Web site goes on-line, it may be located at **http://www.tccta.org**.

LEGISLATURE CONSIDERS IMPORTANT ISSUES

Although the next regular session of the Texas Legislature does not formally convene until January, interim committee activity and pointed statements by influential lawmakers indicate that dramatic—indeed historic—changes will be considered for higher education in Texas.

Prospects for higher education were further confounded by a recent shake-up among the legislative leadership. Last month, Sen. John Montford (D-Lubbock) accepted the position of chancellor of the Texas Tech University System, vacating the chair of the powerful Senate Finance Committee. Lt. Gov. Bob Bullock tapped Sen. Bill Ratliff (R-Mount Pleasant) to fill the vacancy, and appointed Sen. Teel Bivins (R-Amarillo) chair of the Senate Committee on Education, a post previously held by Sen. Ratliff. These developments, and an array of significant legislative proposals, will have a major impact on the future of higher education in Texas.

The House Committee on Pensions and Investments has begun work on its interim directive to consider "matters related to the Optional Retirement Program." In June, TCCTA representatives attended a subcommittee meeting, chaired by Rep. Kip Averitt (R-Waco). One topic of discussion was the thorny question of permitting a "window" for ORP members to transfer voluntarily to the Teacher Retirement System. At the request of interested members, TCCTA representatives expressed support for such a concept during the 1995 session, but fatal obstacles arose regarding its potential violation of current statutes and the Texas Constitution.

A further dilemma concerned the frightening prospect that a transfer of funds from one account into the other might constitute a "taxable event" under the Internal Revenue Code. At the hearing, TRS spokesperson

(Continued on page 3)

CONFERENCE PLANNED FOR FACULTY LEADERS

Steve Ogden

John H. Anthony

Robert J. Young

Frank W. Hill

Jay E. Reedy

J. William Wenrich

The seventeenth annual TCCTA Conference for Faculty Leaders will be held Friday and Saturday, Sept. 27-28, at the North Hilton hotel, in Austin.

The conference will begin with an informal social hour at 6:30 p.m., Friday. The evening program, beginning at 7:30 p.m., will feature a panel discussion considering "Legislative Issues Affecting Higher Education." Moderator for the discussion will be Scott A. Nelson, Kingwood College, chair of the TCCTA Legislative Committee. Panel members will include State Rep. Steve Ogden (R-Bryan); John H. Anthony, president of the Collin County Community College District; and Glenda H. Easter, state president of the Texas Community College Teachers Association.

Dr. Nelson received the Bachelor of Science and Master of Science degrees from the University of North Texas, and his Ph.D. degree in political science from the University of Houston. He has been an instructor of government at Kingwood College, in the North Harris Montgomery Community College District, since 1984. He served as state president of TCCTA in 1994-95.

Rep. Ogden received the bachelor's degree in foreign affairs from the U.S. Naval Academy and the Masters of Business Administration degree from Texas A&M University. He presently serves as vice chair of the House Committee on Higher Education and is a member of the House Appropriations Committee, where he serves as chair of the Subcommittee on Education.

Dr. Anthony holds the bachelor's degree from Susquehanna University and the master's and doctoral degrees in education from Temple University. He has served as president of Portland Community College, in Portland, Oregon; Cayuga Community College, in Auburn, New York; and Los

(Continued on page 3)

PRESIDENT'S MESSAGE

Welcome to the 1996-97 school year. I know we all eagerly await the dawning of a new academic calendar and all that entails. Though a promise of change does nip the air, I hope we all feel a degree of strength and stability based on the success of our schools.

A promise of change brings with it the opportunity for growth. With student enrollments at an all-time high in community colleges, our classrooms represent bastions of quality, diversity, and educational opportunity. We take pride in providing high quality, affordable education to the citizens of Texas. We offer extensive job training to our state's workforce and maintain the vital bridge between high school graduation and the bachelor's degree.

It is my firm belief that education is the most powerful tool for shaping the future of our nation. I have known many students who possess a deep and sincere desire to learn and improve their status in life. Moreover, such students wish to return to the community what their community has given them, and more.

When I consider the contribution TCCTA makes to community colleges—and to the students our colleges serve—I can say clearly and with pride that TCCTA is a natural and important element in my long-term commitment to the teaching profession. Our association plays an important role in the future of community colleges in Texas. From professional development opportunities to legislative representation, from legal assistance to disseminating valuable information, TCCTA provides strong support to two-year college teachers.

It has been an interesting experience for me to observe TCCTA's efforts in the legislative process. I have learned a great deal watching Scott Nelson, chair of the TCCTA Legislative Committee, as he testifies on our behalf before the Texas Legislature. With Scott's savvy and dedication and my attendance at legislative hearings, combined with many hours of work by our staff in the State Office, you can be assured that TCCTA effectively represents your interests in Austin.

As we reflect on the future, I encourage each of you to make plans to attend the 1997 state convention in Austin, Feb. 20-22. This will be the association's 50th convention. With special attention given to our history and our progress, a wonderful convention is being planned. A hotel reservation form for the meeting can be found on page 4 of this issue of the *Messenger*.

Excellent speakers and panel members have been scheduled for the fall Conference for Faculty Leaders. (See the article on page 1 for more information.) I encourage your attendance. I would like to express special thanks to the Professional Development subcommittee which met in June to plan the fall conference. Subcommittee members are Danita McAnally, Amarillo College; Patricia Hale, Kilgore College; and Anamaria Diaz Shaw, Tarrant County Junior College–South Campus.

One of my major goals for the coming year is to increase the membership of our organization. I have noticed how attentive legislators become when they discover that TCCTA represents a membership in excess of 6,000. In order to promote effectively the interests of community colleges, TCCTA needs your support. If you have not already done so, please activate your 1996-97 TCCTA membership today!

Thank you for the opportunity to serve you as state president this year. I will make every effort to maintain the integrity our association has enjoyed for nearly 50 years.

Glenda H. Easter

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TCCTA Resolutions Committee invites individual members and campus faculty organizations to submit ideas and suggestions for proposed resolutions to be considered at the 1997 convention at the Austin Convention Center.

Suggestions should be received by Feb. 1, 1997, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for Feb. 20, 1997, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Mel Griffin, Chair
TJCTA Resolutions Committee
Northeast Texas Community College
P.O. Box 1307
Mount Pleasant, Texas 75456

NOMINATING COMMITTEE SEEKS RECOMMENDATIONS

Marilyn J. Lancaster, Western Texas College, chair of the TCCTA Nominating Committee, has announced that the committee is inviting recommendations of individuals for consideration as nominees for officers of the Association for 1997-98.

Recommendations should be submitted *immediately* in order to be considered by the Nominating Committee in its November 9 meeting.

Recommendations should be sent to:

Marilyn J. Lancaster, Chair
TCCTA Nominating Committee
Texas Community College
Teachers Association
901 South MoPac Expressway
Building One, Suite 410
Austin, Texas 78746

EDITORIAL POLICY

1. The *TCCTA Messenger* provides a forum for TCCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TCCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

5. Articles published in the *Messenger* may be reproduced provided they are reprinted in their entirety and that appropriate credit is given to the author and to the *TCCTA Messenger*. Brief quotations and statistical data may be reproduced provided that the *TCCTA Messenger* is cited as the source.

6. Manuscripts should be sent to: Chairperson, TCCTA Publications Committee, 901 South MoPac Expressway, Building I, Suite 410, Austin, Texas, 78746–5747. Authors should retain copies of their manuscripts for their files.

TCCTA MESSENGER

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GLENDA H. EASTER
President

RICHARD MOORE
Associate Executive Director

CHARLES BURNSIDE
Executive Director

HIGHER EDUCATION ISSUES CONSIDERED

(Continued from Page 1)

Randy Mercer raised an actuarial predicament as well: Such an option could cost the Teacher Retirement System $200 to 450 million due to "adverse selection," whereby older enrollees would commonly opt into TRS, with their younger colleagues choosing ORP. (At its February meeting in Houston, the TCCTA Legislative Committee insisted that, in order for the association to support such a concept, TRS must not be affected adversely.)

"Post-Tenure" Review Considered

The venerable practice of tenure, which provides employment protection for faculty at universities and some community colleges, has come under fire by the interim Senate Committee on Education. At the request of Sen. Ratliff, committee members voted for a proposal to ease the dismissal of tenured professors. In an effort to clarify how this proposal, if enacted, would affect community colleges, TCCTA representatives met with Sen. Ratliff privately in his Austin office, along with officials of the Texas Association of College Teachers and the Texas Conference of the American Association of University Professors, for a cordial but frank discussion. At that meeting—and in subsequent public statements—the senator stated his belief that tenure, once awarded, works to protect incompetent and unproductive faculty. He intends to advance the proposal in January. (For further details, see the interview with Sen. Ratliff beginning on page 5 of this issue of the *Messenger*.)

Role of TSTC Examined

Sen. Bivins has proposed that Texas State Technical College be limited to offering high technology programs "not commonly offered by community colleges." Accordingly, the Senate Education Committee voted for a proposal to narrow TSTC's role and mission. The committee also adopted a proposal which would require remedial education for TSTC students to be provided by a "local or service region community college" under contract, with no additional fees or tuition. The panel also adopted unanimously a recommendation to "eliminate all TSTC authority for the establishment of extension centers and programs." These proposals, of course, require legislative action to be realized.

Distance Learning

The Senate Education Committee endorsed a proposal to eliminate the Coordinating Board's authority to restrict distance learning courses. As distance learning programs have expanded, the Coordinating Board has found it increasingly difficult to enforce compliance with its controversial "one-third" limit on the distance learning curriculum. Most disturbing to educators and lawmakers is an increasing tendency of schools in other states to offer courses in Texas, drawing students—and, therefore, dollars—elsewhere. More than one influential Texas official has mentioned to TCCTA representatives that it is probably unavoidable for all curricular restraints by the state to be lifted eventually, as the higher education "market" becomes increasingly *laissez faire*.

TASP Under Fire

The House Committee on Higher Education met this summer to consider an interim directive to "evaluate the effectiveness of the TASP and its impact on students." TCCTA representatives appeared before the committee, reminding members of the association's historic support for TASP (provided adequate funding accompanies it), and urging the legislators not to exclude community college teachers from the prospective dialogue.

An objective analysis of college remediation, commissioned by the Coordinating Board, is expected soon. Furthermore, the higher education committee's recommendations on TASP will be due by October.

"Rising Junior" Test

Ironically, while legislators debate the elimination of TASP, a new attempt to inject more "accountability" into Texas higher education has surfaced: the "rising junior" test. In August, the Senate Committee on Education, in its formal interim report, adopted such a recommendation, along with a package of other measures. The proposed exam (which could, according to Sen. Ratliff, actually replace the TASP examination) would be a nationally-normed test measuring knowledge in English, math, science, and social studies. If adopted, college and university students would have to pass the test prior to enrollment in junior and senior level courses. Persistent critics of TASP can be expected to object to a "rising junior" test, as well, claiming that standardized testing has simply gone too far in Texas. In a pointed editorial entitled, "One Test Too Many," the *Austin American Statesman* declared that "A testing mania is sweeping over the land," and wondered aloud, "Where is the crying need for a standardized test for college juniors?" ☆

CONFERENCE PLANNED FOR FACULTY LEADERS

(Continued from Page 1)

Angeles City College. Dr. Anthony is Collin County Community College's founding president.

Mrs. Easter earned the bachelor's degree from Dallas Baptist University and the master's degree from the University of North Texas. She has been an instructor of computer information processing at the Bill J. Priest Institute, in the Dallas County Community College District, since 1982.

Saturday activities will begin at 8:30 a.m., with registration and refreshments. Adjournment is scheduled for 2:30 p.m., Saturday.

"Current Legal Issues in Higher Education" will be the focus of Saturday's opening session. Panel members for this discussion will include Robert J. Young, legal counsel for the Dallas County Community College District, and Frank W. Hill and Jay E. Reedy, attorneys with the firm of Hill, Gilstrap, Moorhead, White, Bodoin & Webster, in Arlington and Chicago.

Mr. Young received the Bachelor of Arts degree in history from the University of North Texas and earned his law degree from the University of Houston School of Law. He has been legal counsel for the Dallas district for 16 years.

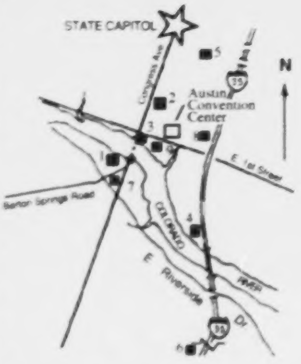
Mr. Hill holds the Bachelor of Arts degree in English, with honors, from the University of Texas at Arlington. He received his law degree, also with honors, from Southern Methodist University. Founded in 1972, the firm of which he is the senior partner now includes 30 practicing attorneys, several of whom are recognized as specialists in legal matters involving rights of teachers. Mr. Reedy received his bachelor's degree from Brigham Young University and his law degree from the University of Houston School of Law.

Speaker for the conference luncheon session will be Charles Burnside, Executive Director of the Texas Community College Teachers Association. Mr. Burnside will address conference participants on the topic "Emphasis on Ethics in Education."

The afternoon discussion, entitled "Relationship Between Faculty and Administration: Building (or Restoring) Trust," will feature J. William Wenrich, Chancellor of the Dallas County Community College District. Dr. Wenrich received the bachelor's degree in international and public affairs from Princeton University, and the master's degree in university administration and the Ph.D. in community adult education from the University of Michigan. Before assuming his current position, he was chancellor of the San Diego Community College District. Active in numerous civic and education-related organizations, including the Alliance for Higher Education and the League for Innovation in the Community College, Dr. Wenrich has been chancellor of DCCCD since 1990.

While designed primarily for leaders of local faculty organizations, the conference is open to all interested TCCTA members and faculty leaders. Conference registration should be completed by Sept. 24, through the TCCTA State Office, 901 South MoPac Expressway, Building One, Suite 410, Austin, 78746 (or call toll-free, 1-800-288-6850). Hotel accommodations, at a rate of $82 for single or double occupancy, may be reserved by contacting the Hilton hotel directly, at 1-800-347-0330. Reservations are subject to availability, and callers should refer to Group Booking Number 1843. A $30 registration fee, payable on arrival at the conference, will cover the Friday evening social hour and the lunch and refreshment breaks on Saturday. ☆

MAKE HOTEL RESERVATIONS EARLY



TCCTA members planning to attend the 50th annual convention, Feb. 20-22, 1997, in Austin, are encouraged to reserve hotel accommodations early. A block of 1,080 rooms has been reserved for the TCCTA convention, but it is likely that members who wait until the last minute to make reservations will be disappointed.

With the exception of a few special functions arranged for some of the sections meetings, all TCCTA convention activities will be held at the Austin Convention Center. Hotel accommodations may be reserved by completing the form below and mailing it to the *Austin Convention Housing Bureau.* Reservations will be processed as they are received, on a first-come, first-served basis. Reservations received after Jan. 23 will be subject to availability. **Reservations may NOT be made directly with the convention hotels.**

SOUTHWEST AIRLINES OFFERS SPECIAL FARES FOR TCCTA CONVENTION

Southwest Airlines, in cooperation with the Texas Community College Teachers Association, is offering to those attending the 50th annual TCCTA convention a discount on both Southwest's low everyday unrestricted fares and most of Southwest's even lower restricted fares for travel on Southwest Airlines.

To take advantage of these discounts, reservations must be made by phoning Southwest Airlines Group Desk at 1-800-433-5368, Monday through Friday, 8:00 a.m. until 5:00 p.m. Reservations may be made beginning October 15, 1996. Some fares require advance purchase and have limited seating, so persons wishing to make reservations are advised to call as soon as possible. Call no later than Feb. 11, 1997, and refer to identifier code **P6747**.

CONVENTION HOTEL FACILITIES AND RATES

The Austin Convention Center is located at 500 East Cesar Chavez Street. TCCTA has arranged for shuttle service between the Convention Center and the hotels listed below.

	HOTEL / ADDRESS	Single (1 person)	Double (2 persons)	Triple (3 persons)	Quad (4 persons)
1	**Hyatt Regency Hotel** 208 Barton Springs Road	$93	$103	$113	$123
2	**Driskill Hotel** 604 Brazos Street	$89	$99	$109	$119
3	**Radisson Hotel on Town Lake** 111 East Cesar Chavez Street	$85	$85	$95	$105
4	**Holiday Inn on Town Lake** 20 North Interstate 35	$85	$95	$105	$105
5	**La Quinta–Capitol** 300 East 11th Street	$70	$70	$75	$75
6	**Quality Inn–South** 2200 South Interstate 35	$58	$58	$58	$58
7	**Embassy Suites** 300 South Congress Avenue	$114	$114	$114	$114
8	**Sheraton Austin Hotel** 500 North Interstate 35	$93	$103	$113	$123
9	**Four Seasons Hotel** 98 San Jacinto Boulevard	$155	$155	—	—

Convention hotels accept all major credit cards. Hotels are unable to grant direct billing for room or incidental accounts. In the absence of an approved credit card, hotels request payment be by cash or traveler's checks. Credit information will be required at time of check-in. Hotels will not accept personal or institutional checks unless definite arrangements are made with the Credit Department at time of check-in.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION

50th Annual Convention — Austin, Texas — February 20-22, 1997

HOTEL RESERVATION FORM

MAIL TO: **Convention Housing Bureau**
201 East 2nd Street
Austin, Texas 78701

OR FAX: **(512) 404-4385**

HOTEL CHOICES:

1st Choice: ______________________________
2nd Choice: ______________________________
3rd Choice: ______________________________
ARRIVAL DATE: February __________ HOUR: ________ __. M.
DEPARTURE DATE: February ______________________

CONFIRMATION will be made by hotel. **CANCELLATION:** Notify Convention Bureau of changes and cancellations up to Feb. 1. After Feb. 1, make cancellations and changes directly with hotel. All reservations subject to availability.

ACCOMMODATIONS DESIRED:

(Room type requested is not guaranteed.)

_____ Single Room(s) *(1 room, 1 person, 1 bed)*
_____ Double Room(s) *(1 room, 2 persons, 1 bed)*
_____ Double/Double Room(s) *(1 room, 2 persons, 2 beds)*
_____ Triple Room(s) *(1 room, 3 persons, 2 beds)*
_____ Quad Room(s) *(1 room, 4 persons, 2 beds)*
_____ One Bedroom and Parlor *(Suite)*
_____ Two Bedrooms and Parlor *(Suite)*

Smoking Preference: _____ Smoking _____ Non-Smoking

Deposit Information: Hotels will require a deposit or a credit card number for rooms to be considered guaranteed. Check your confirmation materials very carefully to ensure compliance with hotel policies.

Credit Card Type ______________________________
Number ______________________________
Expiration Date ____________________

CONFIRM RESERVATIONS TO: Name ______________________________ Phone: A/C ______, ____________
Address ______________________ City ____________________ State ____________ ZIP __________

ROOM(S) WILL BE OCCUPIED BY:
Name (please print) *Address*

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TEXAS ASSOCIATION
OF COLLEGE TEACHERS

TEXAS COMMUNITY COLLEGE
TEACHERS ASSOCIATION

1996 Analysis of Possibilities for ORP/TDA

The Texas Optional Retirement Program (ORP) is designed for full-time faculty at state supported institutions of higher education. Created by the Texas Legislature in 1967, it is offered as an alternative to participation in the Teacher Retirement System of Texas (TRS). Upon employment at an institution, an employee is given 90 days to choose whether to invest his or her retirement fund in ORP or TRS. This choice is irrevocable. If a decision is not made within 90 days, an employee will be enrolled in TRS by default.

More often than not, new faculty members participate in ORP. Why? While there are many reasons, the following are a few of the most important. First, there is a contribution of up to 15.15 percent of salary placed into a retirement plan. This is the sum of the employee's contribution (6.65 percent of gross salary) and the state's contribution (from 6.0 to 8.5 percent of salary). Second, the retirement savings plan is self-directed, and the vesting period is one year and one day. If an employee does not vest, the state's monies are returned. The retirement benefit or monthly income is based on contributions and earnings on those contributions.

The Teacher Retirement System is for all persons who opt not to be in ORP or are not eligible for ORP. TRS is a defined benefit program, in which the employee's retirement benefit is two percent of average salary in the highest three years, multiplied by the number of years of participation in the program. The current vesting period for TRS is five years.

Whether the choice is ORP or TRS, most employees are eligible to place additional pre-tax contributions into a Tax Deferred Account (TDA). A TDA is a supplemental investment that may be made in addition to the mandatory program. TDAs receive no state contribution. While similar to an Individual Retirement Account (IRA) in that it is self-directed, TDAs differ from IRAs in several respects. First, the TDA usually allows an employee to contribute more pre-tax dollars than an IRA. Second, there is a calculation required by the IRS to determine the additional amount that may be saved. The calculation is called a Maximum Exclusion Allowance (MEA). While the calculation is complicated, the additional amount that can be deferred usually ranges from four to eight percent of salary.

The IRS has adopted certain guidelines and restrictions that affect ORP and TDA accounts. Whether one is a new employee or a veteran faculty member, there are three important dates to consider when analyzing retirement. First, the Tax Reform Act of 1986 added required minimum distributions beginning at the age of 70$^1/_2$ for all contributions made after 1986, including the earnings on the Dec. 31, 1986 balance. There is one exception to this rule. A faculty member still employed in the college system past age 70$^1/_2$ need not begin distributions until the earlier of age 75 or actual retirement. Distributions on pre-1987 values are required at age 75 also.

The 1986 law also added withdrawal restrictions to TDA annuities (mutual funds have always been restricted) and a ten percent penalty for premature distributions. The ten percent premature distribution penalty was effective Jan. 1, 1987, while withdrawal restrictions were effective Jan. 1, 1989. Those restrictions mean that money cannot be withdrawn before age 59$^1/_2$ except in the event of death, disability, hardship (limited to contributions only) or separation from service. The ten percent penalty applies before age 59$^1/_2$ unless the employee separates from service at age 55 or later, has a medical hardship, disability, Qualified Domestic Resolution Order, or dies. The Dec. 31, 1988 account value for annuities is "grandfathered" so that withdrawals can be made for any reason; however, the ten percent penalty will still apply.

Most companies have incorporated TDA loan provisions into their policies or custodial agreements under the Tax Equity and Fiscal Responsibility Act of 1982. The IRS and each firm will have certain guidelines and criteria that must be followed. If the IRS rules are not followed, the loan could be considered a withdrawal or premature distribution and subject to tax and ten percent penalties. For specific information, the investor should contact representatives of the company.

Another date affecting ORP and TDA accounts was Dec. 31, 1995. The Revenue Reconciliation Act of 1993 placed further restrictions on the amount that can be contributed on a pre-tax basis. Effective Dec. 31, 1995, the maximum salary on which ORP contributions may be made became $150,000.

Editor's Note: For the twenty-second consecutive year, this Analysis has been made available to members of the Texas Association of College Teachers and the Texas Community College Teachers Association to assist in their retirement planning. The staff of the two associations who compiled this year's Analysis are grateful for the efforts of Frank E. Wright, who managed the Analysis for most of its history, and the many professionals of the ORP/TDA companies who cooperated in making this service possible.

No investment decision should be based solely on the data reported in this Analysis. Investment needs vary, and, as we all know, "Past performance does not guarantee future success."

Additionally, when dollars are withdrawn for retirement purposes, a 15 percent excise tax is added to any normal taxes due on amounts above $150,000 in any one year. The Revenue Reconciliation Act of 1993 had another far-reaching effect. Under the law, the IRS determines an individual's life expectancy using mortality tables, then subtracts the actual age at death to determine how many fewer years of retirement the person had than expected. This number is multiplied by $150,000 then subtracted from the cumulative remaining balance in the ORP and TDA accounts. A 15 percent excise tax is due on that amount.

For example, an employee retires at age 65 with total accumulations (ORP and TDA) of $2.4 million. According to the mortality tables, the employee is expected to live to age 85. The employee dies at age 75, and the total account remaining is $2 million. According to the mortality table, the employee died 10 years sooner than expected. These ten years, multiplied by $150,000 equals $1.5 million. This amount is then subtracted from the remaining account value of $2 million, leaving $500,000, which is considered excess savings and is taxed an additional 15 percent, or $75,000. This does not include income or estate taxes.

Caution should be exercised, with special attention given to many charges companies can assess. All performance figures quoted in this study are net of all administrative or management fees for the specific years mentioned. Net performance is a good starting place for comparison. Neither low nor high expenses and charges assure the best investment. Is an investment that has a gain of ten percent and charges only one percent per year (nine percent net) better than an investment that has a gain of 30 percent and charges three percent per year (27 percent net)? Historical investment performance does not and cannot guarantee future results. However, many individuals will use past performance to assist in the decision process. Flexibility and portability should also be considered.

As an investor, it is important to analyze front end charges (which reduce the amount of money that goes to work immediately), and contingent deferral charges (which tend to limit flexibility and the portability of the investments). In order to maximize potential gains in the future through new products or innovations, flexibility and the allowance of change are important factors.

Fixed Accounts

Fixed accounts are traditionally investments in the "general accounts" of an insurance company. These accounts function in a fashion very similar to a bank's Certificate of Deposit. The dollars on deposit are "lent" to the insurance company. The insurance company agrees to repay both principal and a contractually-guaranteed minimum interest rate, presently ranging between 3 percent and 4½ percent. Most companies pay the current interest rate, which is normally higher than the contractual minimum. This rate may change daily, monthly, quarterly, or annually. The current rate of interest is derived from the company's earnings, and is set by the board of directors. The actual formula for the current interest rate varies from firm to firm. It is largely an unknown and discretionary formula, subject to change.

Other types of fixed accounts offer more specific information regarding their yields. They may offer a rate based upon a pool of specific underlying assets such as government bonds, treasuries, or other securities. These are sometimes called Market Value Adjusted accounts. Only when a firm will disclose and contractually guarantee the formula can investors be assured of the interest crediting method for their contract. While most insurance companies work on an old banking principle, paying policyholders two percent less than the company earns on its investments, the choice of formulas is still at the discretion of the company's board.

Insurance companies credit or pay interest in many different methods. The most widely used method is to "band" interest rates. As money is received by the company the current interest rate is applied. The current interest rate can be guaranteed for any period of time. However, as the rate changes, monies received from that point forward would be considered a new band and credited at the new rate. The old money, or band, may continue to earn the former rate of interest for the specified period of time. Once that time has elapsed, a new rate may be applied to that band. Over time, the contract may have many bands of different rates. Some firms band for a year and then the dollars drop into a pool or portfolio. The current rate paid on the pool or portfolio may be higher than the initial band. If the rates are quoted on a portfolio basis, the dollars earn the stated interest rate when deposited.

To attract new participants, many companies will increase or enhance third quarter current rate declarations, when companies receive the lowest contributions of the year. Not all companies engage in this practice; however, one should be aware that this strategy is used to entice participation in certain programs.

Another tool to entice participation is the "two-tier" crediting process. This process enhances the rate for dollars that are annuitized at retirement, and credits less interest to those wishing a cash option. Annuity contracts have two phases, accumulation and distribution. Annuitization is a distribution phase. By utilizing this distribution process, a participant can buy an "income stream." The insurance company will guarantee, according to the contract choice made, to provide an income the annuitant cannot outlive. Other options can include: receiving money for a set period of time, or even an income stream for the spouse upon the annuitant's death (known as joint and last survivor option) or any other mutually-agreed combination. The loss of flexibility and liquidity for the dollars annuitized is assured, since the purchase of an income for life guarantees the accumulation in the account to be with the insurance company for a very long time.

When comparing interest rates, be careful of the manipulations that companies may provide to "enhance" their contracts. The highest interest rate is not necessarily the best bargain. Since interest rates have declined in the last ten years, a number of companies will pay a first-year bonus thereby enticing a move to that company. However, the enhanced first-year rate can be at the expense of the renewal rate.

Not all enhancements to contracts are negative. Some bonus contracts truly provide a positive enhancement to earning potential. Annuitization is necessary to some people's financial planning, but is typically not recommended for all accumulations. Keep in mind, the firms currently available for ORP and TDA are focused upon creating competitive products for accumulations. At retirement, shopping for the best annuitization rate is a very prudent decision. In addition to checking with one's current firms, there are several companies that specialize in the distribution phase (annuitization). At retirement, all accumulations in both ORP and TDA accounts become 403(b)s. 403(b) is the section of the Internal Revenue Code that allows for these retirement programs. Therefore, all dollars could be comingled. By placing a larger sum on deposit, one could purchase a higher income stream, but do not forget to shop because it is a lifelong decision.

Most fixed contracts, like CDs, will have a penalty for early withdrawal. The term for this is surrender or withdrawal penalty. This charge is usually assessed on payments made to the contract that have not been "on-deposit" for a specified period of time.

Finally, it is important to consider ratings of firms if the dollars are invested in the fixed side of any contract. Since the money is guaranteed by the insurance company, solvency of the firm should be a factor for consideration. When placing assets in a fixed account, utilizing two or even three different rating services is considered prudent. (See Table 1.) Each rating service (such as A.M. Best, Standard and Poor's, Duff and Phelps, and Moody's) has a different area of expertise and specific evaluation criteria. Some of those areas include solvency and claims-paying ability. However, be advised that even these rating services are not infallible. In the past, several companies have been placed into "receivership" despite having high ratings by these services. Texas does have a guarantee program. This program offers protection of up to $100,000 of account value with each company.

Mutual Funds

Mutual funds are available for ORP and TDA deposits. An investment company or a mutual fund is either a corporation or a trust in which investors pool their funds and invest them in a wide variety of securities. An investment company or mutual fund is engaged in the business of investing in securities, managing funds for people more effectively than they ordinarily could for themselves. A fund operates as a single large account that is owned by many shareholders. Today, there are more mutual fund choices available than companies listed on the New York Stock Exchange. As the world economy continues to grow, opportunities for investing beyond our shores become increasingly viable options. Additionally, most funds are now grouped in "families" that offer a broad array of funds within one package or company.

Here is a brief description of the kinds of investments available.

1. Money Market Funds invest in securities that mature in less than one year. These funds can be composed of one or more of the following: Treasury bills, certificates of deposit, commercial paper, Eurodollar CDs, and notes. The objective is to maintain a constant share value while producing a return slightly above bank money market funds.

2. Bond Funds can come in many varieties, including a government bond fund, a corporate bond fund, high yield bond fund, or others. Typically, the investment criterion requires that any holding purchased be a bond.

3. Stock Funds can be classified in three categories. Equity-Income Funds focus on income, with capital appreciation as a secondary concern. Growth and Income Funds attempt to produce both capital appreciation and current income. Growth Funds seek capital appreciation first while current income is a distant secondary concern.

4. Balanced Funds are also called "total return" funds. The objective is to provide total returns through growth and income. The fund typically purchases stocks, bonds, and convertible securities. Weighting of each asset class will depend upon the manager's perception of the market, interest rates, and risk levels.

5. International (Global) Equity Funds consist of two types. International or Foreign Funds may only invest in stocks of foreign companies. Global Funds can invest in both foreign and U.S. stocks. The objective of either category is growth of capital.

6. Aggressive Growth (Small Company) Funds are mutual funds that focus strictly on appreciation, with no concern about generating income.

7. Special Funds are grouped in two categories: Metal Funds and Non-Diversified Funds. A metal fund purchases metals in one or more ways: bullion, gold stocks, and mining stocks. Non-Diversified Funds are defined by the Securities and Exchange Commission as holding more than five percent of the funds' total holdings in the security of one company. These funds can also be industry specific.

The above definitions have been modified from those found in the Certified Fund Specialists guide.

Each mutual fund comes with a prospectus, which must be provided to the investor before purchase. This prospectus will provide information such as the name and credentials of the fund manager, the goals and objectives of the specific fund, and information regarding fees and other expenses. It will also describe the limitations placed on the manager. All funds instruct the investor to "read the prospectus carefully before investing or sending any money." Unfortunately, the prospectus is written in such technical terminology, most people would have difficulty interpreting its contents.

Table 1 — Company Rankings

Company	AM Best	S & P	D & P	Moody's
Aetna Life and Annuity Company	A+	AA	AA+	Aa2
American United Life	A+	AA-	AA+	A1
Annuity Investors Life Insurance Co.	A	BBBq	nr	nr
Century Life of America	A	nr	AA	nr
Delta Life and Annuity	A+	Aq	A+	nr
Diversified Investment Advisors	A	AA+	AA+	Aa3
The Equitable Life Assurance	A	AA-	AA-	A1
Fidelity Standard Life	A	AA	nr	nr
Franklin Life Insurance	A+	AA	AA+	Aa3
Great American Life (GALIC)	A	BBBq	A+	Baa3
Great American Reserve	A-	BBBq	A+	nr
GT Global	A+	AA-	AA	A1
IDS Life Insurance Company	A+	n/a	AAA	Aa2
Horace Mann Life Insurance	A	AA-	nr	nr
Jackson National Life	A	AA	AA	A1
Jefferson Pilot Insurance Company	A++	AAA	AAA	nr
Kemper Investors Life	A	nr	AA	Aa3
Life Insurance Co. of the Southwest	A	nr	AA-	nr
Lincoln National Life	A+	AA-	AA+	Aa3
Massachusetts Mutual Life	A++	AAA	AAA	Aa1
MetLife	A+	AA+	AAA	Aa2
National Western Life	A-	A+	nr	nr
Nationwide Life Insurance	A+	AAA	nr	Aa1
New York Life Insurance	A++	AAA	AAA	Aaa
North American Security Life	A++	AA+	AA	Aa3
Northern Life Insurance	A+	AA-	AA	A1
The Pioneer Group	A	A+	AA	A1
SAFECO Life	A++	AA	nr	nr
Security Benefit	A+	A+	AA-	nr
Security First Life	A	AA	nr	nr
State Farm Life	A++	AAA	nr	Aaa
TIAA	A++	AAA	AAA	Aaa
Transamerica Life Insurance	A+	AA+	AA+	Aa3
Travelers Insurance Company	A	A+	AA-	A1
UNUM Life Insurance	A++	AA	nr	Aa2
USAA Life Insurance	A++	Aa1	nr	AAA
VALIC	A++	AAA	AAA	Aa2

All mutual funds have fees, including so-called "no-load" funds. Who has not read beautiful, glossy brochures that funds use to market their products? Who pays for the marketing, research, administrative support, reports, fund managers, and other costs? The investor pays these expenses. Accepting the fact that there is "no free lunch," what charges should one review before investing?

The investment advisor or advisors, making the daily decisions—to buy, sell, or hold the investments of the fund—must be paid. The research and overhead costs for administering the fund must be paid. These are usually described as "investment advisory expenses" or "management fees." Always find out what the management fees are. They range from 0.17% for Money Market Funds to 5% for International Funds. Does the fee amount affect the performance of the fund? Yes, it does. While one does not want to make this an overriding concern, an investor needs to be comfortable and understand the fees assessed. Generally, net performance, not internal cost, is the important factor to consider when investing.

There are three pricing strategies for mutual funds. A-share mutual funds are front-loaded funds. The cost to invest will usually range from zero percent for Money Market Funds to eight percent for International Funds. The load immediately reduces the amount going to work. These funds will typically be presented by a salesperson who will receive a commission to represent that company.

B-share mutual funds are sometimes known as no-load with a contingent deferred sales charge. These shares have an early withdrawal penalty if the amount does not remain on deposit for a specified period of time. These funds typically have higher management fees than the A-shares and are often clones of an A-share fund.

C- and D-share mutual funds are no load in, and if held for a period of time (up to 1 year), no load out. These are deemed no-service or self-service funds. This class of funds can be brought to the investor in two ways. The old line of funds has no sales force; transaction are made using a toll-free phone number. The new line of funds uses salespersons that may or may not receive an up front commission. The management fees will probably be higher than B-shares, therefore one should check the prospectus. More families will begin offering C- and D-shares.

Another fee that may be assessed is a 12-b-1 fee, named after a federal government rule. This fee pays for distribution costs, including advertising and dealer compensation. The 12-b-1 fee may provide a venue for use, compensating a professional to work with an investor in the design of an investment plan. The professional will be paid based

Table 2 — Contract Expenses

Company	Contract ID	Annual Policy Fee	Total M&E	Contract Admin. Exp	Expense Ratios	Excess Transfer Fees
Aetna Life and Annuity Company	**G-CDA-HF**	none	1.25	0.000	0.30 - 1.62	na
Allmerica Financial/SMA Life	ExecAnnuity Plus	30.00	1.45	0.000	0.42 - 1.50	$25 over 6/yr
American Express Financial Adv	Tax Sheltered Custodial	21.00	0.93	0.000	0.65 - 2.30	na
American United Life	**Group Accumulation**	**none**	**1.25**	**0.000**	**1.00**	**na**
American United Life	**American Series TDA**	**none**	**1.25**	**0.500**	**0.28 - 1.25**	**na**
Annuity Investors Life	**Commodore Nauticus**	**25.00**	**1.25**	**0.000**	**0.39 - 1.37**	**$25 over 12/yr**
CREF	RA, SRA, GSRA	none	0.00	0.400	0.29 - 0.40	na
Diversified Investment Advisors	Fixed Accts - ORP	30.00	0.90	0.000	0.10 - 1.02	na
Diversified Investment Advisors	Fixed Accts - TDA	24.00	0.90	0.000	0.10 - 1.02	na
The Equitable Life Assurance	**EQUI-VEST**	**30.00**	**1.15**	**0.000**	**0.38 - 1.03**	**na**
Fidelity Standard Life	**SFL228**	**24.00**	**1.35**	**0.000**	**0.28 - 1.29**	**na**
Franklin Life Insurance Company	**Presidential Annuity IIA**	**20.00**	**0.00**	**0.000**	**na**	**na**
Great American Reserve	MaxiFlex	20.00	1.00	0.000	0.40 - 1.56	None under 12/yr
Great American Reserve	Educator	30.00	1.25	0.150	0.40 - 1.56	None under 12/yr
GT Global	Allocator	30.00	1.40	0.000	0.75 - 1.34	na
Horace Mann Life Insurance	**Annuity Alternatives**	**25.00**	**1.35**	**0.000**	**0.63**	**na**
IDS Life Insurance Company	**Flexible Annuity**	**24.00**	**1.00**	**0.000**	**0.59 - 0.95**	**na**
IDS Life Insurance Company	**Employee Benefit Annuity**	**30.00**	**1.00**	**0.000**	**0.59 - 0.95**	**na**
IDS Life Insurance Company	Flexible Portfolio Annuity	30.00	1.25	0.000	0.59 - 1.70	na
Jefferson Pilot Insurance Company	FPDA	20.00	1.25	0.150	0.27 - 0.92	na
Kemper Investors Life	Advantage III	25.00	1.00	0.300	0.55 - 0.92	na
Lincoln National Life	**Multi-Fund - ORP**	**none**	**1.00**	**0.000**	**0.35 - 1.27**	**na**
Lincoln National Life	**Multi-Fund - TDA**	**25.00**	**1.00**	**0.000**	**0.35 - 1.27**	**na**
Massachusetts Mutual Life	**Flex Extra Annuity**	**35.00**	**1.15**	**0.150**	**0.38 - 0.89**	**na**
MetLife	Financial Freedom	none	0.75	0.200	0.32 - 1.56	na
MetLife	Preference Plus	20.00	0.75	0.500	0.31 - 1.01	na
Nationwide Life Insurance	Best of America	12.00	1.25	0.050	0.39 - 2.50	na
New York Life Insurance	**NVA**	**30.00**	**1.30**	**0.000**	**0.47 - 0.97**	**$30 over 12/yr**
North American Security	**Venture**	**30.00**	**1.25**	**0.150**	**0.57 - 1.08**	**na**
North American Security	**Venture Vision**	**none**	**1.25**	**0.400**	**0.59 - 1.16**	**na**
Pioneer	Vision	30.00	1.25	0.150	1.00 - 1.50	na
SAFECO Life	Resource B	30.00	1.25	0.000	0.62 - 1.08	$10 over 4/yr
SAFECO Life	Spinnaker	30.00	1.25	0.150	0.62 - 1.08	$10 over 12/yr
Security Benefit	**Variflex**	**30.00**	**1.20**	**0.000**	**0.60 - 1.94**	**na**
Security First Life	**SFL228**	**24.00**	**1.35**	**0.000**	**0.28 - 1.29**	**na**
TIAA	**RA, SRA, GSRA**	**none**	**0.00**	**0.250**	**na**	**na**
Travelers Insurance Company	Universal Annuity	30.00	1.25	0.000	0.34 - 3.00	na
UNUM Life Insurance	Variable Annuity III	25.00	1.20	0.000	0.39 - 1.05	na
USAA Life	VA	30.00	1.15	0.100	0.64 - 2.29	na
VALIC	**Portfolio Director**	**none**	**1.00 - 1.25**	**0.05 - 0.22%**	**0.36 - 0.95**	**na**

Total M&E—Mortality and Expense Risk **Expense Ratio**—the range of sub-accounts for 1995

upon the amount invested and the performance of the account. If applicable, this fee will be found in the prospectus.

It has long been the subject of much discussion whether paying an up front charge is best or if it is preferable to have a contingent charge. One position holds that if the investment is for the long term (ten years) it will be better to pay up front charges, since this will make the annual management or investment charge significantly lower. However, this argument does not take into consideration personal, economic, or product changes. The original investment chosen today may not be the best investment for an individual in the future.

Variable Annuities

Variable annuities can be described as a combination of fixed annuities and mutual funds with a twist. Variable annuity contracts are life insurance contracts that have as few as one or as many as 30 variable investment options. These options are referred to as sub-accounts. The sub-accounts are, by law, separate accounts. The variable choices offered differ from the fixed account in that the investor, not the insurance company, absorbs the investment risk. There are no guarantees. The money is never commingled in the insurance company's general account. All earnings or losses are tied to investment performance of the underlying account.

Many variable annuity contracts have fixed accounts. Research shows that almost 60 percent of assets in variable annuity contracts are in fixed accounts. While this may be prudent for a particular investor, the discussion provided in the fixed annuity section applies here. In some cases, the fixed portions of these contracts are not as competitive as a fixed only contract. Variable annuities are by design variable investments.

The variable annuity is a product that is constantly evolving. The horizontal integration of these contracts is an innovation that seems to be growing. Previously, all programs were vertically integrated. Management, marketing, administration, and sales were all performed by the same company. In the late 1980s, several firms began adding external fund managers to the proprietary funds offered in the contract. Today, an investor can even cross fund families in one contract.

Remembering that the variable annuity contract is offered by an insurance company may assist an investor with the following discussion regarding fees. The expense risk and mortality charge are fees assessed in most variable annuities. The expense charge guarantees from the date a contract is signed that the charges for management and annual contractual charges will not increase for the life of that contract. The mortality charge is unique to variable annuities. Mortality charges are guarantees by the insurance company that in the event of death, heirs will receive either the contributions (deposits) or the face value of the contract, whichever is greater.

Today, several contracts have expanded the mortality feature. This is called a "stepped-up death benefit." If available, the contract will increase the amount invested at a certain rate (*e.g.*, five percent per year) or at a contract anniversary date (*e.g.*, the fifth contract year). This value is the new "floor" that the heirs will receive. This can be a very attractive feature for older faculty investing in stock accounts late in their careers. Another fee assessed by the variable annuity is the investment advisory fee and, if applicable, a 12-b-1 fee.

The surrender or withdrawal structure of the variable annuity is very similar to B-share Mutual Funds (no-load with a contingent deferred sales charge). Most contracts will not have front end charges, but will have surrender charges. These charges may be level (say, three percent for three years, then dropping to zero), reducing (say, six percent the first year, then reducing one percent per year), or level for a certain period of time then declining (say, six percent the first two years, then declining each year to zero). This penalty may be assessed upon each contribution. This type of surrender charge is called a "rolling surrender charge." The penalty can also be based upon contract years. This type of surrender charge is called a "non-rolling surrender charge." If dollars are moved to another firm before the time period for surrender charges has elapsed, the contributions can be penalized for early withdrawal. Unlike mutual funds, most companies allow a ten percent free withdrawal, allowing a transfer to another firm. This ten percent free withdrawal is usually not a cumulative privilege.

Another feature offered by variable annuities is dollar cost averaging. This allows an investor to place a systematic transfer of a specific amount each month from one subaccount to another. Theoretically, if the investor purchases shares over a period of time when prices are high and low, the cost per share will be less expensive in the long term using dollar cost averaging. The availability of this option could be an additional feature to consider.

Additional Options

A recent innovation in ORP and TDA investment products is the trust. This option allows the investor to design a very personal investment. Unlike investing in one family with limited options, through the trust arrangement the investor can mix different funds and cross family lines. The ability to select the top performers, or specific asset classes from several mutual fund families is a powerful investment tool. Currently, this option is available for fund use only (not multiple variable annuities) through several different trust programs.

Table 3 — TDA Loans

Company	Contract ID	Interest Charged	Fee	Other Features
Aetna Life and Annuity Co.	G-CDA-HF	3% spread	0	Minimum $1,000
Allmerica Financial	ExecAnnuity Plus	2% spread	0	Minimum $1,000
American United Life	Group Accumulation	2% spread	0	Minimum $2,000
American United Life	**American Series TDA**	**2% spread**	**0**	**Minimum $2,000**
Annuity Investors Life	**Commodore Nauticus**	**3% spread**	**0**	**Minimum $1,000**
Century Life of America	**2754 TX**	**2.5% spread**	**0**	
Delta Life and Annuity	All TDA Annuities	2% spread	0	
Diversified Investment Advisors	Fixed & Gov't Fixed	3% spread	0	Minimum $2,500
The Equitable Life Assurance	Equi-Vest	2% spread	0	Minimum $3,000
Fidelity Standard Life	**Flexible Bonus Annuity**	**2.5% spread**	**50**	
Great American Life (GALIC)	**All Fixed Contracts**	**3% spread**	**0**	**Minimum $1,000**
Great American Reserve	**All TDA Annuities**	**2% spread**	**25**	**Minimum $1,000**
Horace Mann Life Insurance	Annuity Alternatives	4.75%	0	Minimum $3,000
IDS Life Insurance Company	Flexible Annuity	4% spread	0	Minimum $600
IDS Life Insurance Company	Flexible Portfolio Annuity	4% spread	0	Minimum $600
IDS Life Insurance Company	**Employee Benefit Annuity**	**4% spread**	**0**	**Minimum $600**
Jefferson Pilot Ins. Company	**All Fixed Products**	**2% spread**	**0**	**Minimum $1,000**
Jackson National Life	**Flex I**	**2% spread**	**0**	
Kemper Investors Life	Advantage III	2% spread	0	Minimum $1,000
Life Insurance Co. of SW	All TDA Annuities	2% spread	0	Minimum $500
Lincoln National Life	All TDA Annuities	2.5% spread	35	Minimum $2,500
Massachusetts Mutual Life	**Flex Extra Annuity**	**3% spread**	**0**	**Minimum $3,000**
MetLife	**Financial Freedom**	**2% spread**	**25**	**Minimum $1,000**
MetLife	**Preference Plus**	**2% spread**	**25**	**Minimum $1,000**
National Western Life	01-1091	2.5% spread	0	
National Western Life	01-1093	3% spread	0	
National Western Life	01-1096	2.5% spread	0	
National Western Life	**01-1097**	**3.5% spread**	**0**	
National Western Life	**01-1098**	**2.5% spread**	**0**	
National Western Life	**01-1104**	**3% spread**	**0**	
Nationwide Life Insurance	Best of America		0	Minimum $1,000
New York Life Insurance	NVA	Prime +1%	25	Minimum $500
North American Sec. Life	Venture and Venture Vision	2% spread	0	
Northern Life Insurance	**All TDA Annuities**	**2.5% spread**	**0**	**Minimum $500**
Pioneer	**Vision**	**2% spread**	**0**	**Minimum $1,000**
SAFECO Life	**QPAIII and QPA III Plus**	**2.5% spread**	**25**	
Security Benefit	Variflex	2% spread	0	Minimum $1,000
Security First Life	Flexible Bonus Annuity	2.5% spread	50	
TIAA/CREF	Only GSRA	Moody's Corp Bond Rate	0	Minimum $1,000
Transamerica Life Insurance	**Merit-Flex Group TSA**	**3% spread**	**25**	**Minimum $3,000**
Travelers Insurance Company	**Universal Annuity**	**2% spread**	**0**	**Minimum $1,000**
Travelers Insurance Company	**T-Flex Annuity**	**2.5% spread**	**0**	**Minimum $1,000**
UNUM Life Insurance	VA III	3% spread	50	Minimum $1,000
USAA Life Insurance	QRA	99% spread	0	Minimum $2,500
VALIC	Portfolio Director	2% spread	0	Minimum $1,000 cash value up to $10,000

Another innovation is on the money management side. Texas law, under the section of law that created ORP, allows the use of independent professional investment advisors. The fee for this service can vary, but may not exceed two percent annually. The recognition by the investment community that this service can be provided to faculty has added a new dimension to ORP and TDA accounts.

Money management has many schools of thought. There are extremes. At one extreme are the institutional investors who typically use asset class selection with systematic rebalancing. At the other extreme are the market timers. This theory purports the ability to take advantage of upswings while limiting the downside. Of course, most theories and services fall between these extremes.

Summary

This study seeks to inform the potential investor of the pros and cons of many different types of investments, products, and styles of money management. As with all cash accumulation plans, investment performance may vary. There are no guarantees! This study should not be the sole basis for investment decisions. As investment decisions are very personal, criteria important to some may not be important to others.

The final decision regarding retirement investments should remain between the investor and the investment professional, when utilized. A properly designed program can be developed to enhance performance and maximize gains given the investor's risk tolerance level. This study has been designed to assist in analyzing the cost, performance, and flexibility of programs available for the investor.

Formulating the Decision

1. What will be my financial needs at retirement, and should I supplement my ORP with other investments such as a tax deferred annuity?
2. What is the likelihood of a good return throughout the term of my investment? Is it diversified enough to ensure stability?
3. What are the outside rating firms' evaluations of the carrier? Does the company have soundness and experience to fulfill its contract and provide good management?
4. What are the expenses involved with the program? Do transfer fees, surrender charges, and other costs permit flexibility as my investment needs change?
5. Is my contract surrenderable for cash value, in whole or in part, after leaving covered employment for ORP, and after I turn 59½ for TDA? Does it allow lump sum withdrawals in lieu of annuitization at retirement?
6. Do I have sufficient choices between fixed and variable types of investments and can I shift between them easily and without cost?
7. Are my company's reporting and servicing policies sufficient for my needs?

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Table 4 — Fixed Rates

		Interest rates		
Company	Contract Name	1995	Min %	Crediting Method
Aetna Life and Annuity Co	Fixed Plus	6.35	3.00	Portfolio
Aetna Life and Annuity Co	Short-Term	4.25	3.00	New Money
Aetna Life and Annuity Co	Long-Term	5.00	3.00	New Money
Allmerica Financial/SMA Life	ExecAnnuity Plus	5.00	3.00	Banded for 1 year
American United Life	Group Accumulation	6.38	4.00	Banded
American United Life	American Series TDA	6.51	4.00	Banded
Annuity Investors Life	Commodore Nauticus	5.50	3.00	New Money
Century Life of America	2754 TX	6.70	4.50	Portfolio
Delta Life and Annuity	Flexible Front Load	6.00	4.00	Portfolio
Delta Life and Annuity	Flexible No Load	5.50	4.00	Portfolio
Delta Life and Annuity	Single Premium	5.75	4.00	Portfolio
Delta Life and Annuity	Single Premium II	6.00	4.00	Portfolio
Delta Life and Annuity	Single Premium Access 6	5.75	3.50	Portfolio
Delta Life and Annuity	First Year Increase 2%	7.00	4.00	Portfolio
Delta Life and Annuity	Single Premium Bonus II 1%	6.00	3.50	Portfolio
Diversified Investment Advisors	Fixed Fund	6.90	3.50	Banded
Diversified Investment Advisors	Gov't Fixed Account	6.33	3.00	Banded
Diversified Investment Advisors	Fixed Fund (1)	5.16	3.50	Banded
The Equitable Life Asssurance	EQUI-VEST	6.00	3.00	Portfolio
Fidelity Standard Life	Flexible Bonus Annuity	6.03	3.00	Banded
Franklin Life Insurance	Presidential Annuity IIA	5.90	4.00	Banded
Great American Life (GALIC)	TSA III (A102)	5.80	4.00	Banded
Great American Life (GALIC)	TSA IV–AV	6.75	3.00	Banded
Great American Life (GALIC)	TSA IV–SV	4.75	3.00	Banded
Great American Life (GALIC)	TSA V (A105)	5.80	4.00	Banded
Great American Life (GALIC)	GTSA VI (GTS6/CTS6)	6.25	4.00	Banded
Great American Life (GALIC)	GTSA VI-SS (GTS6SS/CTS6SS)	6.00	4.00	Banded
Great American Life (GALIC)	TSA VII (A107)	6.25	3.00	Banded
Great American Life (GALIC)	TSA VIII (A108)	6.25	3.00	Banded
Great American Reserve	MaxiFlex	6.50	4.50	Banded
Great American Reserve	Educator	6.00	3.00	Banded
Great American Reserve	SuperFlex III	6.25	3.00	Banded
Great American Reserve	SuperFlex VIII	6.30	3.00	Banded
GT Global	Allocator	3.80	3.00	Banded
Horace Mann Life Insurance	Annuity Alternatives	4.50	4.50	New Money
IDS Life Insurance Company	Flexible Annuity	5.00	3.00	Banded
IDS Life Insurance Company	Employee Benefit Annuity	5.50	4.00	Banded
Jackson National Life	Flex I	5.50	3.00	Banded then pooled
Jefferson Pilot Ins. Company	FDPA and Secure Plan	5.60	3.50	Banded
Jefferson Pilot Ins. Company	Flex Savers Bonus	5.25	3.50	Banded
Kemper Investors Life	Advantage III	5.90	6.00	Banded
Life Insurance Co. of the SW	Flex II	5.50	3.00	Banded then pooled
Life Insurance Co. of the SW	Flex I	5.50	3.00	Banded then pooled
Life Insurance Co. of the SW	Premier	5.75	3.00	Banded then pooled
Lincoln National Life	Multi-Fund–ORP	6.35	3.50	Banded for 1 yr portfolio
Lincoln National Life	Multi-Fund–TDA	6.00	3.50	Banded for 1 yr portfolio
Massachusetts Mutual Life	Flex Extra Annuity	5.25	3.50	Portfolio
MetLife	Financial Freedom	6.00	3.00	Banded
MetLife	Preference Plus	5.50	3.00	Banded
National Western Life	01-1091	5.75	4.00	Portfolio
National Western Life	01-1093	5.75	4.00	Portfolio
National Western Life	01-1096	5.75	3.00	Banded
National Western Life	01-1097	6.25	3.00	Banded
National Western Life	01-1098	5.75	3.00	Portfolio
National Western Life	01-1104	6.35	3.00	Portfolio
Nationwide Life Insurance	Best of America Annuities	5.10	3.00	Portfolio
New York Life Insurance	NVA	5.00	3.00	Portfolio
North American Security Life	Venture and Venture Vision	4.20	3.00	Banded–1 yr
Northern Life Insurance	A+ Annuity	5.87	3.00	Banded
Northern Life Insurance	Retirement Plus	5.87	3.00	Banded
SAFECO Life	QPA III	5.10	3.00	New Money
SAFECO Life	QPA III Plus	6.35	3.00	New Money
SAFECO Life	Spinnaker	4.85	3.00	New Money
Security Benefit	Variflex	5.50	3.50	Banded
Security First Life	Flexible Bonus Annuity	6.03	3.00	Banded
State Farm Life	DLA	5.14	3.00	Banded
TIAA	RA	6.75	3.00	Banded
TIAA	SRA, GSRA	6.25	3.00	Banded
Transamerica Life Insurance	Merit-Flex TSA	4.50	3.50	Banded, then pooled
Travelers Insurance Company	Universal Annuity	5.00	3.50	Portfolio
Travelers Insurance Company	T-Flex Annuity	6.75	3.50	Mo. Banded "Cell rates"
UNUM Life Insurance	Variable Annuity III	6.00	3.00	Portfolio guar for 1 yr
USAA Life Insurance	QRA	6.18	4.50	Portfolio
USAA Life Insurance	Variable Annuity	6.00	3.00	Portfolio
VALIC	Portfolio Dir.–Fixed Acct. Plus	7.08	3.00	Modified New Money
VALIC	Portfolio Dir.–Sht.-Term Fixed	5.00	3.00	Portfolio

Fixed Annuity Contracts

AUSA's contracts are offered through Diversified Investment Advisors. This company has three contracts, a fixed fund and government fixed fund as the fixed only contract and a variable only product. The two fixed contracts have an annual policy fee of $30 for ORP accounts and $24 for TDA accounts. The two fixed accounts also have a ten year declining surrender charge, starting at 5% for the years 0-5, 4% for years 6-7, 3% for years 8-9, 2% for years 9-10, and 0% for over ten years. The toll free number is: 1-800-926-0044.

Century Life of America has 15 contracts available for TSA. The company provided information on Policy 2754TX. This is a flexible premium retirement annuity. Available since 1989, this contract has a guaranteed minimum of 4.5% and a current rate of interest of 6.7% as of 12/31/95. This contract uses a portfolio method for interest crediting. There is a declining withdrawal charge starting at 12% in year 1, declining by 1% per year and vanishing in year 13. The phone number is: 1-319-352-1000.

Delta Life and Annuity Company has ten fixed products and a custodial trust account to offer this marketplace. Some similarities among the fixed contracts are as follows. The contracts offer a portfolio method for interest crediting. The company has a contractually guaranteed yield spread, ranging from 1% to 2%. This guaranteed yield spread is derived from company earnings on investments and payments to policyholders. Additionally, the company quotes a higher first year guaranteed rate, as well as a minimum guaranteed rate of 4% for the life of all contracts except the *SP Access 6* and *SP Bonus II* which have a guarantee rate of 3.5 percent. Interest is credited quarterly, and all contracts have the potential to earn the higher of the rate guarantee and the quarterly expected rate. This rate is what the company expects to pay depositors through the end of the calendar quarter. The company charges a $12 annual policy fee; however, this fee is waived for accounts over $100,000. All surrender charges are based upon policy effective date. The toll free number is: 1-800-669-9609.

1. *Flexible Premium Front Load* had a guaranteed first year minimum of 5.65% as of 12/31/95. The current interest rate as of that date was 6%. This contract has a 5% sales load until the contract reaches a $25,000 balance. The load is reduced to 4% for accounts between $25,001 and $100,000. Thereafter the load is 3%. There is no surrender or withdrawal charge associated with this contract.

2. *Flexible Premium No Load* is a contract with a guaranteed first year minimum of 5.15% as of 12/31/95. The current interest rate as of that date was 5.5%. This contract has a declining surrender charge of 8% in years 1-3 declining by 1% annually to 0% in the 11th year and thereafter.

3. *Flexible Premium No Load Preferred* is a "rollover" annuity that allows additional deposits. The minimum contract starts at $25,000. This contract offers a first year guarantee of 4.85% as of 12/31/95 with a current interest rate of 5.35%. This contract has a declining surrender charge of 5% in year 1, declining by 1% annually to 0% in year 6 and thereafter.

4. *Single Premium Preferred* is a "rollover" annuity contract that does not allow any additional contributions. The minimum account size is $10,000. The contract had a first year minimum guarantee of 5.4% and a current rate of 5.75% as

of 12/31/95. This contract has a declining surrender charge of 6% in years 1-4 declining by 1% annually to 0% in year 10 and thereafter.

5. *Single Premium Preferred II* is a "rollover" annuity contract that does not allow any additional contributions. The contract had a first year minimum guarantee of 5.65% and a current rate of 6% as of 12/31/95. This contract has a declining surrender charge of 6% in years 1-4 declining by 1% annually to 0% in year 8 and thereafter.

6. *Single Premium Access 6* is a "rollover" annuity contract that does not allow additional deposits. The first year minimum guarantee is 5.4% and the current interest is 6.25% as of 12/31/95. This contract has a six year surrender charge as follows: 8%, 7.25%, 6.25%, 5.25%, 4.25%, 3.25%, 0%.

7. *Income Regular* is a "rollover" annuity that does not allow any additional contributions. The first year minimum guarantee of 4.65% and a current rate of 5% as of 12/31/95. This contract has a declining surrender charge of 8% in years 1-5, declining by 2% annually to 0% in year 9 and thereafter. This contract offers a penalty-free withdrawal of 1% of the initial contribution each month. The amount of free withdrawal is cumulative to 100%.

8. *Income Preferred* is a "rollover" annuity contract that does not allow additional deposits. The contract had a first year minimum guarantee of 5.4% and a current rate of 6.25% as of 12/31/95. This contract has a declining surrender charge of 8% in years 1-5, declining by 2% annually to 0% in year 9 and thereafter. This contract offers 1% of the initial contribution to be withdrawn penalty-free each month. The amount of free withdrawal is cumulative to 100%.

9. *Bonus First Year* is a "rollover" annuity contract that does not allow additional deposits. This contract has several levels of bonus interest credited in the first year, depending on the amount deposited. The first year guarantee and current interest rates as of 12/31/95 are as follows: $10,000-$24,999 guaranteed minimum was 7.15%, and the current interest rate was 7.5%; $25,000-$99,999 guaranteed a minimum of 8.15%, and the current interest rate was 8.5%; for deposits of $100,000 and over the minimum guaranteed rate was 9.15% with the current rate being 9.5% as of 12/31/95.

10. *SP Bonus II* is a "rollover" annuity contract. This contract has several levels of bonus interest credited in the first two policy years, depending on the amount deposited. First year guarantee and current interest rates as of 12/31/95 are as follows: $10,000-$24,000 guaranteed is 6.15% and current interest rate is 6.5%; $25,000-$99,999 guaranteed is 6.65% and current interest rate is 7%; and amounts over $100,000 guaranteed is 7.15% and current interest rate is 7.5%.

Fidelity Standard Life has two products, a fixed only product and a combination variable annuity. Marketed through the Holden Group, these products have been available since 1989. The *Flexible Bonus Annuity* is a fixed only product that has a minimum guaranteed rate of 3%. The rate paid as of 12/31/95 was 6.03%. This contract uses a banded method of interest rate crediting. The new money rates can change as often as quarterly. The annual contract charge of $24 applies to accounts that are below $10,000 or to contributions of less than $2,000 per year. The surrender charge is 7% for the last 60 months of premiums. After 9 contract years, monies in these portfolios are free of surrender charges. The toll free number is: 1-800-888-8486.

Franklin Life Insurance has a product called the *Presidential Annuity IIA*. This is a fixed only product that has a minimum guaranteed interest rate of 4%. Available since 1983, the contract utilizes a banded method for interest crediting. The rate paid to accumulations as of 12/31/95 was 5.9%. There is a $20 contract service charge assessed annually if under a consolidated billing arrangement; otherwise, the fee is $25. This product has a 12 tiered age-weighted diminishing withdrawal charge. If the owner is 57 years of age or younger the charge starts at 10% and declines by 1% per year to 0% in the eleventh year and thereafter. If the owner is 68 or older there is a level 1% surrender charge for eight years, vanishing in the ninth year. The phone number is: 1-217-528-1042.

Great American Life Insurance Company (GALIC) has seven products available. There is no policy fee assessed against any contract; however, only *TSA IV*, *TSA V*, *TSA VII*, *TSA VIII*, *GTSA VI*, and *GTSA VI-SS* offer a 10% free withdrawal. All contracts use a "banding" method for interest crediting. However, there are differences in the rate of interest credited and the surrender charges assessed. Several of these products are two tier annuities; this is indicated where applicable. The toll free number is: 1-800-854-3649.

1. *TSA III (A102)*, available since 1987, offers a minimum guaranteed rate of interest of 4%. The current rate of interest as of 12/31/95 was 5.8%. The contract has a declining surrender charge based on contract year that starts at 5% in year 1 and declines by 1% annually to 0% in year 6 and thereafter.

2. *TSA IV (A104)*, developed in 1988, is a two-tier annuity offering a guaranteed minimum interest rate of 3%. The annuity value interest rate was 6.75% on 12/31/95. This contract has a 20% surrender charge assessed to the first year's deposits. The 20% surrender charge is also applicable to increased premiums received in subsequent years. The contract must be annuitized to avoid surrender charges.

3. *TSA V (A105)*, available since 1991, offers a minimum interest guarantee of 4%. The interest rate credited at 12/31/95 was 5.8%. A 3% premium bonus is paid on first year deposits. This contract has an age-weighted surrender charge with seven different schedules. Example: For a 45-year-old policyholder, surrender charges start at 19% in year 1 and decline by 1% per year for five years; in the 6th contract year the charge is 13.5% and the rate declines by 1.5% annually for years 7-14 to 0% in the fifteenth year. The surrender penalty for a 55-year-old policyholder starts at 13% in the first year and declines by 1% annually to 0% in the fourteenth year of the contract.

4. *GTSA VI (GTS6/CTS6)* has a minimum guarantee interest rate of 4%. This product was first available in 1991, and had a current rate of interest of 6.25% on 12/31/95. A 1% bonus is credited on all premiums. Another 3% bonus is possible, depending on qualifications. This contract has a 30% surrender charge assessed against the first year's deposits. The 30% surrender charge is also applicable to increased premiums received in years 2-5.

5. The *GTSA VI-SS (GTS6SS/CTS6SS)*, available since 1992, is a "rollover" annuity contract accepts one single-sum transfer. The minimum interest rate is 4%. The current rate for 12/31/95 was 6%. This product has a declining surrender charge that starts at 12% and declines by 1% annually to 0% in year 13 and thereafter. A 15% bonus is available upon annuitizations during years 5-11. The bonus is also available on and after the 12th year regardless of the payout period selected.

6. *TSA VII (A107)*, first offered in 1992, has a guaranteed minimum interest rate of 3%. The contract paid 6.25% as of 12/31/95. This contract has a declining surrender charge based upon contract year. The surrender charge starts at 10% and declines by 1% annually over a ten year period to 0% in year 11 and thereafter.

7. *TSA VIII (A108)*, first offered in 1994, has a guaranteed minimum interest rate of 3%. The contract paid 6.25% as of 12/31/95. This contract has a declining surrender charge based upon contract year, and includes bonuses which are available during policy years 10-14, subject to qualifications.

Great American Reserve has four products, three fixed only contracts, and one combination variable annuity. The toll-free number is 1-800-749-0458.

1. *SuperFlex III*, available since 1983, has a guaranteed minimum interest rate of 3% and the 12/31/95 rate was 6.25%. This contract uses a banded old money/new money method for interest crediting. This contract has a nine year declining withdrawal charge starting at 9%.

2. *SuperFlex VIII*, was introduced in 1993. This product has a guaranteed minimum interest rate of 3% and the 12/31/95 interest credited was 6.3%. This contract uses a banded old money/new money method for interest crediting. This contract has a level surrender charge of 12% for years 1 through 5, then the penalty declines to 11, 10, 9, 8, 6, 4, 2, 0.

IDS Life has five current contracts: two fixed only annuities and three combination variable and fixed annuities. The toll free number is: 1-800-272-4445.

1. *The Fixed Retirement Annuity–Extra Rate* is available for lump sum or rollover deposits only. The rates vary based upon the amount deposited. The contract was first available for sale 3/13/96. The base rate paid on 3/13/96 was 5.7%, increasing to 6.65% for higher deposit amounts, and is guaranteed for 1 year. The minimum guaranteed rate is 3%. This contract has a declining surrender charge of 7%-0% over seven years.

2. *The Fixed Retirement Annuity–Value Plus* is available for lump sum or rollover deposits only. The rates vary based on the amount deposited. The base rate paid on 12/31/95 was 5.05%, increasing to 6% for higher deposit amounts, and is guaranteed for 1 year. The minimum guaranteed rate is 3%. This contract has a declining surrender charge of 10%-0% over eleven years.

Horace Mann Life Insurance offers a fixed annuity flexible and single premium 4.5% guaranteed plus current interest. The annual policy fee is $30, payable on anniversary date if value is less than $10,000. Declining surrender charge starts at 8% over a five year period. Minimum premium is $25 per month; maximum premium determined by exclusion allowance.

Jackson National Life markets the *Flex I*. Available since 1975, this contract credits a minimum guaranteed interest rate of 3%. The rate paid on accumulations as of 12/31/95 was 5.5%.

The company uses a banded method for interest crediting. This contract can assess a $20 contract administration charge, however, this is currently waived. The contract does credit a different interest rate on inactive or dormant accounts. Currently, there is a 2% interest rate adjustment limited to $25 for a policy that is both inactive over a 12 month period and valued at less than $5,000. The policy's surrender charges are based on the life of the contract and are diminishing. The charges for surrendering are assessed at 12% in year 1, 10% in year 2, then decline by 1% annually in years 3-7 to 0% in year 8 and thereafter. The toll free number is: 1-800-873-5654.

Life Insurance Company of the Southwest has three fixed products that are currently marketed to participants. All contracts use a banded method for crediting interest rates for one year, then the assets drop into a pool. The toll free number is: 1-800-228-4579.

1. *The Flex II* has a minimum interest rate of 3% and has been available since 1989. This contract paid a current rate of 5.5% as of 12/31/95. There is a premium bonus of 2% credited to each premium received through the tenth year. The surrender charge is age-weighted with eleven tiers. The surrender charge for a 55-year-old or younger starts at 20% and is reduced to 0% after ten years. The withdrawal charge at age 65 starts at 10% and is reduced by 1% per year to 0% in the eleventh year.

2. The *Flex I* contract has a minimum interest rate of 3%. The product has been available since 1989 and credited a current interest rate of 5.5% as of 12/31/95. This contract offers a 1% premium bonus on each payment received through the sixth contract year. The withdrawal charge is a declining charge that is based upon contract years. This charge starts at 10% and reduces by 1% in years 2-3, then reduces by 2% in years 4-6 and is 0% in years 7 and thereafter.

3. *Premier* is a contract that became available in 1990. This contract has a minimum guarantee of 3%. The current rate of interest credited on accumulations was 5.75%. The surrender charge is age-weighted with two tiers. The surrender charge for a 55-year-old or younger starts at 20% and is reduced by 1% in years 1-5, reduced by 2% in years 6-10, reduced by 1% in years 11-15, and is 0% thereafter. The withdrawal charge for at age 56 or older starts at 15% and is reduced by 1% per year in years 1-5, 2% in years 6-10, and is 0% in years 11 and thereafter.

Lincoln National Life Insurance offers two products, a fixed only contract and a variable annuity. The *Individual Fixed Only Annuity* and *Multi Fund Fixed Account* have a banded interest rate. After one year, the dollars are dropped into a pool. The 12/31/95 ORP rate on new deposits was 6.35%; the pooled rate was 6%. The TDA fixed side is credited with interest that is 0.35 points less than the ORP account. This contract has two level surrender charges: 8% for the first five years and 4% for the next five years. This charge reduces to 0% in year 10. The toll free number is: 1-800-348-1212.

National Western Life has six contracts available for deposits. Of the contracts, three were developed in April of 1994, one in November of 1994. The toll free number is: 1-800-531-5442.

1. *NWL 01-1091* is a policy which has a guaranteed minimum rate of interest of 4%. The current rate as of 12/31/95 was 5.75%. The company uses a portfolio interest rate crediting method. The withdrawal charge is assessed over a 15 year period for ages 0-55. The surrender charge is 10% for years 1-4, 9% in year 5, 8% in year 6, 7% in years 7-8 and then declining by 1% per year to 0% in years 15 and thereafter.

2. *NWL 01-1093* is a contract which has a guaranteed minimum rate of interest of 4%. The current rate as of 12/31/95 was 5.75%. The company uses a portfolio interest rate crediting method. The withdrawal charge is assessed over a nine year period. The surrender charge is 5% in years 1-4, and declines by 1% per year to 0% in year 9 and thereafter.

3. *NWL01-1096* is a contract which had a current rate of interest of 6.5% in the first year, 5.75% for renewal as of 12/31/95. The guaranteed minimum interest rate is 3% in years 2-10, and 3.5% in years 11 and thereafter, under the condition that no partial withdrawals are made. The company uses a banded interest rate crediting method for this contract. The surrender charge is age-weighted and in two tiers. For ages 0-58 the surrender charge declines over a 10 year period. The charge starts at 10% and declines by 1% to 0% in years 11 and thereafter. For ages 59 to 85 the surrender charge starts at 8.25% and declines to 0% in year 10 and thereafter.

4. *NWL 01-1097* is a contract that paid, as of 12/31/95, a current interest rate of 6.25% in the first year. The guaranteed minimum interest in years 2-10 is 3%, and years 11 and thereafter is 3.5% under the condition that no partial withdrawals are made. The company uses a banded interest rate crediting method for this contract. The surrender charges for this policy are identical to *NWL 10-1096*.

5. *NWL 01-1098* is a contract which has a guaranteed minimum rate of interest of 3% in years 1-10. The guarantee in years 10 and thereafter is 3.5% if no partial withdrawals are made. The company uses a portfolio interest rate crediting method for this contract. As of 12/31/95, the current interest rate credited to deposits was 5.75%. The surrender charge is age-weighted and in three tiers. For ages 0-55 the surrender charge declines over a 12 year period. The charge starts at 12% and declines by 1% annually to 0% in years 13 and thereafter. For ages 56 to 59 the surrender charge starts at 9% and declines to 1% in year 9. For ages 60 and thereafter the surrender charge starts at 8.25% and declines every year to 0% in year 10 and thereafter.

6. *NWL 01-1104* is a contract which has a guaranteed minimum rate of interest of 3%. The company uses a portfolio interest rate crediting method for this contract. As of 12/31/95, the current interest rate credited to deposits was 6.35%. The surrender charge is age-weighted and in three tiers. For ages 0-44 the surrender charge declines over a 12 year period. The charge starts at 21% and declines to 0% in years 13 and thereafter. For ages 45 to 54 the surrender charge starts at 14% and declines to 1% in year 12. For ages 55-65, the surrender charge starts at 11% and declines every year to 0% in year 10 and thereafter.

Northern Life Insurance offers three contracts for participants. These contracts have a minimum guaranteed interest rate of 3%. The company uses a banding method for interest rate accreditation. The policies differ regarding current interest rates and surrender charges. The toll free number is: 1-800-426-7050.

1. *A+ Annuity* has a current interest rate of 5.87%. This contract has a seven year declining surrender charge starting at 6% for years 1-3, declining by 1% annually to 0% in the eight year.

2. *Retirement Plus* has a current rate of 5.87%. This contract has a declining withdrawal charge starting at 9% in years 1-2, declining by 1% each year to 0% in years 10 and thereafter. This contract has a 4% bonus which is credited to premium payments in policy years 1-10, *e.g.*, monthly contributions and/or transfers. The bonus is vested in 20% increments in years 11-15. The full amount of the policy, including bonus, is available for annuitization. In policy years 1 and thereafter, you may annuitize over any period of 5 years or longer. After policy year 5, you may annuitize over any period of 36 months or longer. If a policyholder has had the policy for 5 policy years, and is receiving retirement benefits, the guarantee free withdrawal provision automatically increases from 3% each year to 20%, 25%, 33%, then 50% of the net cash accumulation value.

Table 5 — Mutual Fund Money Market Accounts

Firm	Fund Name	1995	1994	1993	1992	1991	Exp. R.	Mgmt	Frt Load	12-b-1
American Express Fin. Adv.	Cash Management	5.45	3.43	2.29	2.90	5.52	0.65	0.31	—	—
American Funds	Cash Management Trust	5.50	3.70	2.50	3.10	5.50	0.60	0.20	—	0.07
American Funds	US Treasury Money	5.03	3.40	2.50	3.10	Feb-91	0.67	0.29	—	0.08
Fidelity Investments	**Government Money Market**	**5.71**	**3.94**	**2.86**	**3.68**	**5.86**	**0.42**	**0.42**	—	—
Fidelity Investments	**Retirement Money Market**	**5.79**	**4.08**	**2.99**	**3.75**	**6.05**	**0.42**	**0.42**	—	—
Keystone	**Liquid Trust**	**4.63**	**2.37**	**2.31**	**3.96**	**6.47**	**1.92**	**0.50**	—	**0.09**
Scudder	Cash Investment Trust	5.25	3.70	2.58	3.51	5.96	0.78	0.41	—	—
Scudder	US Treasury Money	5.22	3.52	2.56	3.36	5.66	0.65	0.25	—	—
Security Management Co.	Cash	5.00	3.40	2.40	2.80	5.20	1.00	0.50	—	—
Twentieth Century	**Cash Reserve**	**5.40**	**3.70**	**2.30**	**3.00**	**5.90**	**0.70**	**0.70**	—	—
USAA	**Money Market**	**5.78**	**4.05**	**3.01**	**3.80**	**6.07**	**0.45**	**0.23**	—	—
USAA	**Treasury Money Market**	**5.59**	**3.79**	**2.84**	**3.54**	**Feb-91**	**0.38**	**0.01**	—	—
Van Kampen American Capital	Reserve	5.00	3.38	2.16	2.91	5.33	1.00	0.44	—	0.14
Waddell & Reed	United Cash Management	5.29	3.47	2.38	3.16	5.65	0.94	0.41	—	—

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1995. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Table 6 — Mutual Fund Stock Accounts
Equity-Income, Income, or Growth

Firm	Fund Name	1995	1994	1993	1992	1991	Exp. R.	Mgmt	Frt Load	12-b-1
American Express Fin. Adv.	Blue Chip	28.74	1.27	12.16	6.93	29.40	0.82	0.45	5.00	—
American Express Fin. Adv.	New Dimensions	28.79	(2.98)	14.05	5.23	50.68	0.79	0.57	5.00	—
American Express Fin. Adv.	Progressive	16.20	1.24	12.15	20.13	26.57	0.89	0.60	5.00	—
American Express Fin. Adv.	Stock	19.44	(2.86)	16.67	6.80	27.66	0.67	0.47	5.00	—
American Express Fin. Adv.	Equity Value	21.15	(7.90)	14.59	10.48	32.48	0.77	0.51	5.00	—
American Funds	AMCAP	28.71	(0.20)	11.00	7.20	36.90	0.71	0.40	5.75	0.19
American Funds	American Mutual	31.38	0.30	14.30	7.80	21.70	0.59	0.30	5.75	0.19
American Funds	Fundamental Investors	34.21	1.30	18.20	10.20	30.30	0.70	0.32	5.75	0.23
American Funds	Growth Fund of America	29.80	0.02	14.50	7.40	35.80	0.75	0.38	5.75	0.24
American Funds	Investment Co. of Amer.	30.63	0.20	11.60	7.00	26.50	0.60	0.26	5.75	0.21
American Funds	New Economy	24.37	(8.10)	31.00	16.80	29.20	0.88	0.45	5.75	0.20
American Funds	Washington Mutual Inv.	41.22	0.50	13.10	9.10	23.50	0.69	0.35	5.75	0.21
American Funds	Capital Income Builder	25.05	(2.26)	15.28	10.00	25.70	0.72	0.37	5.75	0.22
American Funds	Income Fund of America	29.08	(2.50)	14.01	12.03	23.80	0.65	0.32	5.75	0.23
Fidelity Investments	Blue Chip Growth	28.38	9.85	24.50	6.17	54.81	1.02	0.69	—	—
Fidelity Investments	Contrafund	36.28	(1.12)	21.43	15.89	54.92	0.98	0.71	—	—
Fidelity Investments	Disciplined Equity	29.01	3.01	13.94	13.23	36.02	0.96	0.68	—	—
Fidelity Investments	Growth Company	39.61	(2.22)	16.19	7.94	48.33	0.96	0.69	—	—
Fidelity Investments	Magellan	36.82	(1.81)	24.66	7.01	41.03	0.96	0.75	—	—
Fidelity Investments	OTC Portfolio	38.23	(2.70)	8.33	14.94	49.16	0.81	0.51	—	—
GT Global	High Income	20.19	(19.24)	51.60	1.70	—	1.57	0.90	4.75	0.35
Jefferson Pilot Ins. Company	Capital Appreciation	34.51	(4.65)	7.68	5.58	32.19	0.62	0.00	4.50	—
Keystone	S-1: Growth and Income	31.93	(5.90)	9.81	0.05	28.84	1.75	0.68	0.00	0.58
Pioneer	Equity-Income	32.04	(1.28)	12.94	20.86	26.45	1.27	0.65	5.75	0.23
Pioneer	Mid Cap	19.32	(5.65)	16.18	20.07	36.46	1.02	0.63	5.75	0.18
Pioneer	II	27.15	(1.73)	18.91	9.37	25.75	0.93	0.45	5.75	0.19
Pioneer	Fund	26.64	(0.57)	14.23	13.60	22.75	0.94	0.45	5.75	0.16
Scudder	Quality Growth	32.50	(1.34)	(0.01)	6.66	Jan-91	1.17	0.70	—	—
Scudder	Capital Growth	31.65	(9.87)	20.07	7.09	42.96	0.98	0.67	—	—
Scudder	Growth and Income	31.18	2.60	15.59	9.57	18.16	0.79	0.51	—	—
Scudder	Value	30.17	1.67	11.60	—	—	1.25	0.74	—	—
Security Management Co.	Equity	38.40	(2.50)	14.60	10.70	35.20	1.05	1.05	5.75	—
Twentieth Century	Growth	20.40	(1.50)	3.80	(4.30)	69.00	1.00	1.00	—	—
Twentieth Century	Heritage	26.70	(6.30)	20.40	10.10	36.00	1.00	1.00	—	—
Twentieth Century	Select	22.70	(8.00)	14.70	(4.50)	31.60	1.00	1.00	—	—
Twentieth Century	Value	32.80	4.00	Sept-93	—	—	1.00	1.00	—	—
Twentieth Century	Equity Income	29.60	Aug-94	—	—	—	1.00	1.00	—	—
USAA	Growth and Income	31.57	1.29	Jun-93	—	—	1.01	0.60	—	—
USAA	Growth	32.06	3.35	7.45	9.95	27.81	1.04	0.75	—	—
USAA	Income	24.47	(5.22)	9.93	8.37	19.36	0.41	0.24	—	—
USAA	Income Stock	28.62	(0.70)	11.56	7.80	27.33	0.75	0.50	—	—
Van Kampen American Capital	Enterprise	33.92	(0.18)	10.96	8.39	39.23	1.05	0.50	5.75	0.18
Van Kampen American Capital	Comstock	36.16	(3.67)	9.09	6.53	31.96	1.01	0.50	5.75	0.18
Van Kampen American Capital	Pace	32.80	(3.69)	10.83	4.38	31.73	1.04	0.47	5.75	0.21
Van Kampen American Capital	Equity Income	32.60	(1.98)	16.00	10.72	26.67	1.02	0.44	5.75	0.21
Van Kampen American Capital	Strategic Income	23.42	(16.07)	(0.14)	—	—	4.31	1.03	5.75	0.25
Waddell & Reed	W&R Growth	32.14	12.75	24.20	18.21	—	2.14	0.80	—	0.99
Waddell & Reed	United Income	29.61	(1.80)	16.01	11.96	29.45	0.83	0.56	5.75	0.13
Waddell & Reed	United Accumulative	34.21	(0.01)	8.82	14.19	23.48	0.80	0.56	5.75	0.12

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1995. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

3. *TSA/Direction SPDA* was created in May 1996.

SAFECO Life has two fixed-only contracts, a variable and a combination annuity product available for participants. The toll free number is: 1-800-426-7649.

1. *QPA-III* is a flexible deposit fixed product. This contract has a minimum interest rate guarantee of 3%. The current interest rate paid as of 12/31/95 was 5.1%.

2. *QPA-III Plus* is a single premium or "rollover" annuity product. This contract is identical to the above fixed contract except that there is a first year bonus interest rate of 1.25%. Therefore, the contract paid 6.35% as of 12/31/95.

3. *Spinnaker* is a flexible deposit combination annuity product. The fixed subaccount has a minimum interest rate guarantee of 3%. The current interest rate paid as of 12/31/95 was 4.85%. Interest is credited using the new-money interest crediting method. The policy has an eight year contract surrender charge starting at 8%.

Security First Life has two products, a fixed only product and a combination variable annuity. Marketed through the Holden Group, these products have been available since 1989. The *Flexible Bonus Annuity* is a fixed only product that has a minimum guaranteed rate of 3%. The rate paid as of 12/31/95 was 6.03%. This contract uses a banded method of interest rate crediting. The new money rates can change as often as quarterly. The annual contract charge of $24.00 applies to accounts that are below $10,000 or to contributions of less than $2,000 per year. The surrender charge is 7% for the last 60 months of premiums. After 9 contract years, monies in these portfolios are free of surrender charges. The toll free number is: 1-800-888-8486.

State Farm Life is currently marketing the *Deferred Life Annuity (DLA)* to new participants. This product was introduced in January of 1994. The minimum guarantee interest rate for this contract is 3%. This contract offers a base rate of interest for contract values of $10,000 or less. The contract also credits bonus interest at certain break points. The surrender charge assessed with this product is based upon issue age. For a client age 65 and under the surrender charge starts at 7% for years 1-2, 6% for year 3, 4% in year 4, 2% for years 5-10, and 0% in year 11 and thereafter. For a client age 66 and over the surrender charge starts at 5% for years 1-2, 4% in year 3, 3% in year 4, 2% in year 5 and 0% in year 6 and thereafter. This contract must be annuitized to waive surrender penalties. The other product that had been offered by State Farm Life is the *FPRA*. The phone number is: 1-309-766-3332.

TIAA (Teachers Insurance & Annuity Assoc.) has a specific product marketed to ORP participants and two TDA options. The ORP contract is called *Retirement Annuities (RA)* and guarantees to pay a minimum interest rate of 3%. As of 12/31/95 the current interest rate was 7%. *The Supplemental Retirement Annuity (SRA)* and *Group Supplemental Retirement Annuity (GSRA)* contracts have been designed for TDA deposits. This contract pays 50 basis points, or one half percent, less. The minimum contract guaranteed rate is 3% and the 12/31/95 rate was 6.5%. Total expenses for these contracts are not expected to exceed 0.25% of assets each year. This product has no front load or surrender charge. Due to the constraints of the TIAA investment portfolio, moving ORP (*RA*) accumulations to CREF or another firm is done over a 10 year period in substantially equal installments. The *SRA/GSRA* transfers/distributions have no restrictions. *SRA* contract accumulations can be transferred to the *GSRA* in order to permit the participant to borrow from the account. The *GSRA* is currently marketed to new participants at institutions that have approved the "Group" contract. The toll free

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number is: 1-800-842-2776.

Travelers Insurance Company is marketed through the Copeland Companies. There are two products (a fixed annuity and a variable annuity), two services: an asset allocation and a market timing service. In addition, the Copeland Companies also offer a universal life insurance policy which is underwritten by Transamerica Assurance Company. The *Travelers T-Flex Fixed Annuity* is a flexible premium deferred annuity. The minimum guaranteed interest rate is 3.5%. This contract uses a "new money method" for crediting interest rates. The 12/31/95 current interest rate was 6.75%. All interest rates are guaranteed for one year. The *T-Flex* withdrawal charge is 7% on contributions withdrawn before five years. The fixed and variable contracts allow benefit payments free of surrender charge when participants reach retirement (subject to eligibility requirements), death, disability, or termination of employment (for ORP contracts only). The toll free number is: 1-800-842-9406.

Transamerica Life Insurance and Annuity Company has a product called the *MERIT-Flex Annuity*. This product has been available since 1989 and offers a minimum death benefit interest rate guarantee of 3.5%. As of 12/31/95 the rate credited was 4.5% This contract has a surrender charge based upon years in the contract. There are no surrender charges imposed after ten years or if the participant is 55 years of age and seven years in the contract. The surrender penalty for age 54 or less starts at 9% for years 1-4, 8% for years 5-6, then the surrender penalty declines at a 1% rate for years 7-10. For clients ages 55 and over the surrender penalty starts a 9% for years 1-4, 8% for years 5-6 and 7% in year 7. The toll free number is: 1-800-821-9095.

UNUM Life has two products, a variable and fixed annuity and a fixed only annuity. The fixed only product is called *No Load Choice*. Available since 1974, this product pays a portfolio interest rate. The 12/31/95 current interest rate was 6% and the contract minimum guarantee is 3%. This product has no surrender charge. The contract can only be moved over a five year payout option unless the contract is considered "vested through termination." The toll free number is: 1-800-341-0441.

USAA Life Insurance offers a contract called *QRA*. Available since 1980, this product has a minimum guaranteed interest rate of 4.5%. The method for crediting current interest is portfolio on all accumulations. The current rate paid to depositors on 12/31/95 was 6.18%. This contract has a surrender charge of 7% of the amount withdrawn up to a maximum of $150 in the first year, $50 in the second and $25 thereafter. The toll free number is: 1-800-531-8000.

Mutual Funds

American Express Financial Advisors offers 22 investment choices including: 1-Money Market, 1-International Government, 1-Domestic High Yield, 2-Domestic High Quality, 1-US Government, 2-Domestic Value, 3-Domestic High Cam, 2-Domestic Mid-Cap, 2-Domestic Growth, 5-Balanced, 1-Global. The custodial account charges $21 annually. There are two

Table 7 — Mutual Fund Bond Accounts

Firm	Fund Name	1995	1994	1993	1992	1991	Exp. R.	Mgmt	Frt Load	12-b-1
American Express Fin. Adv.	Bond	15.92	(4.30)	15.46	10.48	20.74	0.68	0.50	5.00	—
American Express Fin. Adv.	Extra Income	15.55	(7.70)	20.68	19.76	38.45	0.78	0.58	5.00	—
American Express Fin. Adv.	Federal Income	8.20	(0.27)	6.00	6.46	11.00	0.73	0.51	5.00	—
American Express Fin. Adv.	**Selective**	**15.16**	**(4.38)**	**13.14**	**8.96**	**17.07**	**0.73**	**0.51**	**5.00**	**—**
American Express Fin. Adv.	**Global Bond**	**13.47**	**(4.92)**	**16.44**	**8.12**	**15.39**	**1.11**	**0.77**	**5.00**	**—**
American Funds	**Amer. High Income Trust**	**20.68**	**(5.10)**	**17.20**	**14.30**	**32.40**	**0.89**	**0.53**	**4.75**	**0.22**
American Funds	Bond Fund of Amer	18.25	(5.00)	14.10	11.30	21.00	0.74	0.37	4.75	0.25
American Funds	US Gov't Securities	5.46	(4.70)	10.50	7.60	14.20	0.79	0.42	4.75	0.26
American Funds	Intermediate Bond	13.86	(3.00)	9.10	6.40	14.30	0.78	0.41	4.75	0.27
American Funds	**Capital World Bond**	**21.41**	**(1.40)**	**16.70**	**0.80**	**15.30**	**1.12**	**0.68**	**4.75**	**0.23**
Fidelity Investments	**Ginnie Mae**	**16.60**	**(2.00)**	**6.11**	**6.70**	**13.57**	**0.75**	**0.45**	**—**	**—**
Fidelity Investments	**Global Bond**	**6.66**	**(16.31)**	**21.91**	**4.40**	**12.77**	**1.16**	**0.70**	**—**	**—**
Fidelity Investments	Intermediate Bond	12.81	(2.01)	11.96	6.08	14.50	0.77	0.47	—	—
Fidelity Investments	Investment Grade Bond	15.51	(5.35)	16.23	8.31	18.91	0.75	0.46	—	—
Fidelity Investments	Short Term Bond	9.82	(4.09)	9.13	7.39	14.03	0.69	0.46	—	—
Fidelity Investments	**US Bond Index**	**18.00**	**(2.61)**	**10.21**	**7.97**	**16.37**	**0.32**	**0.07**	**—**	**—**
GT Global	**Government**	**15.63**	**(13.95)**	**25.50**	**1.90**	**13.70**	**1.33**	**0.71**	**4.75**	**0.35**
GT Global	**Infrastructure**	**6.11**	**3.06**	**—**	**—**	**—**	**2.40**	**0.98**	**4.75**	**0.50**
Jefferson Pilot Ins. Company	Investor Grade Bond	18.36	(5.99)	10.27	6.54	13.78	0.70	0.00	4.50	—
Keystone	B-1: Quality Bond	16.35	(5.06)	8.80	3.87	14.91	1.86	0.56	0.00	0.97
Keystone	B-4: High Income Bond	9.79	(12.19)	26.22	18.10	41.79	2.03	0.57	0.00	0.99
Keystone	**B-2: Diversified Bond**	**14.70**	**(6.91)**	**13.85**	**9.72**	**18.67**	**1.81**	**0.53**	**0.00**	**1.00**
Pioneer	**Bond Fund**	**18.16**	**(4.20)**	**11.43**	**7.89**	**15.54**	**1.14**	**0.50**	**4.50**	**0.20**
Pioneer	**America Income Trust**	**16.06**	**(3.97)**	**9.07**	**6.67**	**12.14**	**1.00**	**0.30**	**4.50**	**0.25**
Pioneer	Short Term Inc. Trust	10.12	0.18	5.88	Aug-92	—	0.85	0.50	2.50	0.25
Scudder	GNMA	16.57	(3.11)	6.00	6.96	15.01	0.95	0.62	—	—
Scudder	Income	18.54	(4.43)	12.66	6.74	17.32	0.99	0.62	—	—
Scudder	**Short Term Bond**	**10.74**	**(2.87)**	**8.18**	**5.52**	**14.28**	**0.49**	**0.75**	**—**	**—**
Scudder	**Zero Coupon 2000**	**19.08**	**(7.92)**	**16.00**	**8.82**	**20.03**	**1.00**	**0.12**	**—**	**—**
Scudder	**International Bond**	**8.50**	**(8.61)**	**15.83**	**7.62**	**22.23**	**1.29**	**0.84**	**—**	**—**
Scudder	Global Bond	7.74	(1.13)	6.74	5.49	Jan-91	1.00	0.55	—	—
Scudder	Emerging Markets Income	19.48	(8.06)	—	—	—	1.68	1.00	—	—
Security Management Co.	Corporate Bond	18.20	(8.30)	13.40	9.00	16.10	1.02	0.50	4.75	0.25
Security Management Co.	**US Government**	**21.90**	**(6.50)**	**10.90**	**5.00**	**13.80**	**1.11**	**0.50**	**4.75**	**0.25**
Security Management Co.	**Limited Maturity**	**13.00**	**—**	**—**	**—**	**—**	**1.10**	**0.50**	**4.75**	**0.25**
Security Management Co.	**Tax Exempt**	**15.50**	**(8.30)**	**11.60**	**7.30**	**11.70**	**0.86**	**0.50**	**4.75**	**—**
Twentieth Century	Long Term Bond	20.30	(4.50)	10.20	5.60	17.50	0.80	0.80	—	—
Twentieth Century	Intermediate Term	15.10	Mar-94	—	—	—	0.75	0.75	—	—
Twentieth Century	US Gov. Intermed. Term	14.50	Mar-94	—	—	—	0.75	0.75	—	—
Twentieth Century	**Limited-Term**	**10.90**	**Mar-94**	**—**	**—**	**—**	**0.70**	**0.70**	**—**	**—**
Twentieth Century	**US Gov. Short Term**	**10.50**	**(0.50)**	**4.20**	**4.40**	**11.60**	**0.70**	**0.70**	**—**	**—**
USAA	**Short Term**	**11.18**	**0.02**	**Jun-93**	**—**	**—**	**0.50**	**—**	**—**	**—**
USAA	GNMA	16.76	(0.20)	7.11	6.09	Feb-91	0.32	0.13	—	—
Van Kampen American Capital	Corporate Bond	21.25	(4.27)	11.68	8.50	16.73	1.13	0.49	4.75	0.19
Van Kampen American Capital	High Yield	17.61	(5.10)	7.96	6.27	15.80	1.27	0.75	4.75	0.22
Van Kampen American Capital	**Government Securities**	**16.77**	**(4.26)**	**8.15**	**6.57**	**16.28**	**1.01**	**0.52**	**4.75**	**0.24**
Van Kampen American Capital	**Limited Maturity Gov. Fund**	**9.96**	**0.16**	**3.15**	**3.15**	**9.78**	**1.31**	**0.50**	**2.25**	**0.24**
Van Kampen American Capital	**US Gov. Trust**	**15.51**	**(3.98)**	**6.69**	**Nov-92**	**—**	**1.09**	**0.60**	**4.75**	**0.24**
Van Kampen American Capital	Global Government	14.10	(6.16)	15.23	0.61	Nov-91	1.42	0.75	4.75	0.25
Van Kampen American Capital	High Income Corporate	17.44	(3.61)	19.13	17.42	41.28	1.12	0.55	4.75	0.20
Van Kampen American Capital	US Government	17.61	(5.10)	7.96	6.27	15.80	1.16	0.50	4.75	0.17
Waddell & Reed	**W&R Limited Term**	**12.46**	**(3.04)**	**7.32**	**(1.33)**	**—**	**2.19**	**0.56**	**—**	**0.97**
Waddell & Reed	**United Bond**	**20.50**	**(5.74)**	**13.15**	**Aug-92**	**—**	**0.74**	**0.44**	**5.75**	**0.12**
Waddell & Reed	**United High Income**	**17.81**	**(3.63)**	**17.63**	**16.54**	**37.20**	**0.85**	**0.56**	**5.75**	**0.12**
Waddell & Reed	United High Income II	16.90	(4.04)	17.37	May-92	—	0.90	0.56	5.75	0.13
Waddell & Reed	United Government Securities	19.32	(3.88)	9.98	7.15	Jan-91	0.84	0.41	4.25	0.13

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1995. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Table 8 — Mutual Fund Aggressive Growth Accounts

Firm	Fund Name	1995	1994	1993	1992	1991	Exp. R.	Mgmt	Frt Load	12-b-1
American Express Fin. Adv.	Discovery	12.17	(7.75)	9.61	8.79	52.89	0.92	0.55	5.00	—
American Express Fin. Adv.	Growth	34.05	2.99	8.61	8.06	46.90	0.85	0.65	5.00	—
American Express Fin. Adv.	Strategy Aggressive	29.06	(6.87)	7.95	(1.01)	51.15	0.92	0.61	5.00	—
GT Global	American Value	11.64	—	—	—	—	2.00	0.73	4.75	0.35
Keystone	K-2: Strategic Growth	28.51	(2.95)	13.12	8.36	41.58	1.73	0.62	0.00	0.69
Keystone	S-3 Mid-Cap Growth	35.87	(4.70)	8.76	5.18	42.09	1.32	0.66	0.00	1.32
Keystone	S-4: Small Company Growth	36.27	0.18	25.34	9.86	72.90	1.78	0.50	0.00	1.00
Pioneer	Capital Growth Fund	30.73	14.83	16.70	29.01	37.04	1.14	0.65	5.75	0.24
Pioneer	Growth Shares	29.82	(2.60)	8.52	1.22	62.37	1.46	0.49	5.75	0.25
Scudder	Development Fund	50.67	(5.34)	8.84	(1.93)	71.93	1.32	0.99	—	—
Security Management Co.	Ultra	19.30	(6.60)	9.90	7.70	59.70	1.32	1.32	5.75	—
Twentieth Century	Vista	46.10	4.70	5.50	(2.10)	73.70	1.00	1.00	—	—
Twentieth Century	Ultra	37.70	(3.60)	21.80	1.30	86.50	1.00	1.00	—	—
USAA	Aggressive Growth	50.42	(0.81)	8.14	(8.51)	71.69	0.86	0.47	—	—
Van Kampen American Capital	Emerging Growth	44.63	(7.12)	23.92	9.72	60.43	1.18	0.54	5.75	0.20
Waddell & Reed	United New Concepts	33.94	11.01	10.70	4.52	88.20	1.20	0.75	5.75	0.15
Waddell & Reed	United Vanguard	24.73	6.16	14.25	30.34	27.41	1.04	0.70	5.75	0.14

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1995. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Table 9 — Mutual Fund Stock–Bond Accounts
Total Return, Balanced, or Managed

Firm	Fund Name	1995	1994	1993	1992	1991	Exp. R.	Mgmt	Frt Load	12-b-1
American Express Fin. Adv.	Diversified Equity Inc	17.58	(2.43)	24.86	14.56	25.89	0.80	0.52	5.00	—
American Express Fin. Adv.	Equity Select	21.62	(3.27)	16.38	12.61	28.43	0.71	0.49	5.00	—
American Express Fin. Adv.	Managed Retirement	13.30	(4.62)	14.96	9.24	45.94	0.68	0.44	5.00	—
American Express Fin. Adv.	Mutual	18.72	(2.98)	14.35	10.50	23.57	0.72	0.51	5.00	—
American Express Fin. Adv.	Utilities Income	17.26	(7.08)	19.25	10.32	22.13	0.78	0.53	5.00	—
American Funds	American Balanced	27.13	0.30	11.30	9.50	24.70	0.67	0.32	5.75	0.24
Fidelity Investments	Balanced	14.90	(5.31)	19.28	7.95	26.78	0.90	0.52	—	—
Fidelity Investments	Equity-Income	31.81	0.24	21.31	14.68	29.40	0.69	0.44	—	—
Fidelity Investments	Growth and Income	35.38	2.27	19.53	11.54	41.84	0.77	0.52	—	—
Fidelity Investments	Puritan	21.46	1.78	21.45	15.43	24.46	0.77	0.52	—	—
Fidelity Investments	US Equity Index	37.18	1.09	9.80	7.35	30.16	0.28	—	—	—
Fidelity Investments	Asset Manager	18.16	(6.60)	23.29	12.75	23.64	0.97	0.72	—	—
Fidelity Investments	Asset Manager: Growth	19.95	(7.39)	26.32	19.08	—	1.03	0.72	—	—
Fidelity Investments	Asset Manager: Income	16.69	(1.36)	15.39	2.22	—	0.79	0.29	—	—
GT Global	Growth and Income	15.32	(3.57)	27.40	2.60	19.10	1.67	0.97	4.75	0.35
Keystone	K-1: Balanced Income	27.13	(4.68)	10.33	3.50	24.00	1.77	0.47	—	1.00
Pioneer	Income Fund	22.00	(4.31)	10.24	7.59	18.62	1.11	0.48	5.75	0.25
Scudder	Balanced	26.48	(2.39)	(0.30)	—	—	1.00	0.30	—	—
Security Management Co.	Growth and Income	27.70	(7.90)	8.20	4.80	21.80	1.31	1.31	5.75	—
Twentieth Century	Balanced	21.40	(0.10)	7.20	(6.10)	46.90	1.00	1.00	—	—
USAA	Cornerstone Strategy	18.40	(1.05)	23.73	6.35	16.23	1.13	0.75	—	—
Van Kampen American Capital	Harbor	22.46	(6.43)	13.56	9.63	23.08	1.04	0.54	5.75	0.21
Van Kampen American Capital	Growth and Income	35.67	(1.66)	16.33	9.52	30.24	1.16	0.48	5.75	0.17
Van Kampen American Capital	Capital Utilities Income	25.69	(9.84)	2.86	—	—	1.29	0.65	5.75	0.25
Van Kampen American Capital	Balanced	22.07	0.10	—	—	—	1.10	—	5.75	0.25
Waddell & Reed	United Continental Income	24.76	(0.38)	13.11	10.45	25.94	0.90	0.56	5.75	0.13
Waddell & Reed	United Assets Strategy	7.87	—	—	—	—	1.92	0.68	5.75	0.19
Waddell & Reed	United Retirement Shares	24.28	(0.40)	12.72	12.75	21.74	0.88	0.56	5.75	0.14
Waddell & Reed	W&R Total Return	29.65	(2.06)	14.03	6.40	—	2.03	0.70	—	0.99
Waddell & Reed	W&R Asset Strategy	3.41	—	—	—	—	2.61	0.77	—	0.99

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1995. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

pricing structures for all funds: A-shares that are front loaded with a maximum sales charge of 5% and no 12-b-1 fee. B-shares have a contingent deferred sales charge that declines over six years starting at 5% and a 12-b-1 fee of 0.75%. The performance numbers refer to the A-shares only. The funds offer break points to investors in the A-shares. These break points will vary from college to college based upon group accumulations. The toll free number is: 1-800-272-4445.

American Funds Distributors is a front-loaded family of mutual funds with 21 investment options. This family of mutual funds offers break points at certain levels of investment. The maximum sales charge for stock and stock-bond funds is 5.75%. The maximum sales charge for bond funds is 4.75%, while money market funds have no sales load. However, if one invests first in the money market fund then moves to a bond or equity fund, the appropriate sales charge will be assessed. Additionally, there is a total operating expense ratio that ranges from 0.59% to 1.13% and the cutodial account charges $10 for set-up and $10 annually. This family's investment choices include: 2-Money Market, 5-Bond, 1-Balanced, 3-Domestic Growth, 1-Small Cap Global Growth, 2-International/Global, 4-Domestic Growth and Income, 1-Global Growth and Income, 2-Equity-Income. The toll free number is: 1-800-421-9900.

GT Global offers four families of mutual funds: Income Funds, Theme Funds, Equity Funds, and Growth and Income Funds. Each of the 20 investment options include A and B type shares. The A shares charge a front end load of 4.75% for purchases under $50,000. B shares have a back-end deferred load which delclines by 1% annually over six years. The toll-free number is 1-800-245-6225.

Keystone Investments offers two families of mutual funds. The Keystone Fund family offers B-type shares with a four year contingent deferred sales charge (CDSC) (4%, 3%, 2%, 1%) wth no sales charges after four years. The Keystone America Fund Family offers A-type shares with a front-end sales charge of 5.75% for equity funds, 4.75% for income funds, and 3% for the Capital Preservation & Income Fund. Break points are available for Class A Shares. The Keystone America Fund Family also includes B-shares with a six year CDSC (5%, 4%, 3%, 3%, 2%, 1%) with no CDSC after 72 months, and C-shares available with no front end sales charge and a 1% CDSC for 12 months from the month of purchase. The investment choices include: 1-Money Market, 8-Bond, 1-Balanced, 3-Growth, 4-Aggressive Growth, 2-Growth and Income, 2-International, and 1-Special. The custodial account charges $20 each Nov. If there is a total withdrawal, there is a surrender fee of $20. Exchanges can be made at no cost via the Keystone automated response line (KARL), 1-800-346-3858. If KARL is not used, there will be a $10 fee. Loans are available for TDA accounts. There is a one-time $50 loan application fee, with a minimum loan amount of $1,000. The interest rate is the prime lending rate plus 1%, as determined by the State Street Bank on the day the loan is approved. This interest is credited directly back to the client's account as the loan is repaid. The toll free number is: 1-800-247-4075.

Pioneer Mutual Funds offer 17 mutual fund alternatives. This mutual fund family offers both A-shares (front loaded) and B-shares (back loaded). The maximum load (A-shares) varies dependent upon the fund and the amount invested. The load ranges between 0.0 and 5.75%. There is also a 12-b-1 fee associated with this investment ranging from 0.12 to 0.25% annually. There is no front load on B-share funds, although a contingent deferred sales charge (CDSC) of up to 4% may be assessed on contributions withdrawn within 6 years of the purchase date. The custodial account assesses a maximum fee of $20 annually, or an investor may pay a one-time fee of $100 that would waive any further annual custodian fee. The choices of investment options include: 1-Money Market, 3-Bond, 2-Balanced, 3-Growth, 2-Small Cap Growth, 2-Specialty and 2-International. This custodial account offers a loan provision for TSA accounts. This provision allows a participant to request a minimum loan of $1,000 annually. The interest rate charged for each loan is the prime rate on the business date prior to the loan's approval. There is a $50 loan initiation charge. In 1995, Pioneer has added a variable annuity. The toll free number is: 1-800-622-0176.

Scudder Investor Services offers 24 no load mutual funds including: 2-Money Market, 7-Income, 2-Growth and Income, and 13-Growth funds. This fund family is both a no load and no contingent deferred sales charge family. The toll free number is: 1-800-541-7701.

Security Benefit offers the *Securities Funds* families of 11 mutual funds. These include a Money Market, Growth, Bond, Aggressive Growth, Growth-Income, Balanced and Managed Stock-Bond, Global Equity, and Global-Aggressive Funds. Both Class A-shares and Class B-shares are available offering flexibility in cost planning and retirement. Class A-shares have a front end load with no deferred sales charge upon liquidation, while the Class B-shares have no front end load but a deferred sales charge upon liquidation. The toll free number is: 1-800-888-2461.

The United Funds offers a family of mutual funds with 13 investment choices including: 4-Bond, 1-Balanced, 2-Growth, 2-Small Cap Growth, 2-Specialty and 1-International. Marketed through Waddell and Reed, these funds are front loaded and shares are subject to a 12-b-1 fee. The A-shares (front load) is a maximum of 5.75% and the 12-b-1 fee will not exceed 0.25% annually. The custodian charges an annual $15 fee, and there is a $5 charge per withdrawal or transfer. The custodian also charges a $2 fee for periodic or systematic withdrawals. The toll free number is: 1-800-880-3941.

USAA Investment Management's mutual fund family has 13 investment choices available for both TSA and ORP. These funds are no load with a $20 flat fee for total withdrawal. The toll free number is: 1-800-531-8000.

Van Kampen American Capital has three pricing structures for their family of mutual funds. There are A-shares (front load), B-shares (contingent deferred sales charge), and C-shares (no load; a 1% sales load is charged if monies invested do not remain in the fund for one year). There are 23 choices. The A-shares can be found in the following tables. The investment options include: 1-Money Market, 10-Bond, 6-Balanced, 5-Growth, 1-Aggressive Growth. The custodial account charges a $15 annual fee. The custodial account offers a loan for TDA at an 8% annual interest rate. The toll free number is: 1-800-421-5666.

Variable Annuity Contracts

Aetna Life Insurance and Annuity Company has an ORP product with 28 different investment options. There are three fixed options and 25 variable options from which to choose. The Company utililizes several fund managers, including Aetna, Alger, Calvert, Fidelity, Franklin, Janus, Lexington, Neuberger & Berman, Scudder, and Twentieth Century. There are no annual fees or deferred sales charges on withdrawls. Aetna's Web site allows current participants to access daily account values, unit values, and fund performance. Aetna's Web site is http://www.orptx.com and the toll-free number is: 1-800-26AETNA.

Allmerica Financial (SMA Life) has a product that has been available since 1991 that is both fixed and variable. This contract is called *ExecAnnuity Plus*. Offering 18 separate accounts, this contract has both internal and external investment advisors managing the funds. The investment choices include: 1-Money Market, 3-Bond, 3-Managed, 4-Growth, 2-Small Cap Growth, and 3-Overseas portfolios. The external advisors managing the funds include Fidelity, Delaware Group, T. Rowe Price, Janus Capital, and the Bank of Ireland. The mortality and expense assurances are assessed at 1.25% and the administration charge is assessed at 0.2%. The contract charge is $30 and the expense ratio for

Table 10 — Mutual Fund International/Global Accounts

Firm	Fund Name	1995	1994	1993	1992	1991	Exp. R.	Mgmt	Frt Load	12-b-1
American Express Fin. Adv.	Global Growth	1.04	(7.39)	39.14	(2.20)	13.85	1.23	0.79	5.00	—
American Express Fin. Adv.	International	5.05	(2.21)	32.38	(5.82)	11.74	1.27	0.77	5.00	—
American Funds	EuroPacific Growth	12.87	1.10	35.60	2.30	18.60	0.97	0.50	5.75	0.23
American Funds	New Perspective Fund	20.43	2.97	27.00	4.00	22.60	0.83	0.44	5.75	0.21
American Funds	SMALLCAP World Fund	22.70	(2.90)	30.00	6.70	32.90	1.13	0.70	5.75	0.22
American Funds	World Growth and Income	21.39	1.22	22.22	—	—	0.88	0.47	5.75	0.21
Fidelity Investments	Europe	18.84	6.26	27.16	(2.52)	4.16	1.26	0.80	—	—
Fidelity Investments	Overseas	9.06	1.27	40.05	(11.46)	8.61	1.05	0.69	—	—
Fidelity Investments	Pacific Basin	(6.11)	(2.81)	63.91	(7.62)	12.54	1.40	0.79	—	—
GT Global	Worldwide	11.23	(6.65)	27.60	3.30	20.30	1.81	0.98	4.75	0.35
GT Global	International	3.88	(7.78)	34.20	(5.80)	13.20	1.70	0.97	4.75	0.35
GT Global	Emerging Markets	(13.86)	(3.75)	64.50	(5.20)	—	2.06	0.98	4.75	0.50
GT Global	New Pacific	7.45	(19.73)	60.60	(8.00	13.10	1.81	0.97	4.75	0.35
GT Global	Japan	1.94	6.56	33.50	(21.51)	(2.80)	1.91	0.98	4.75	0.35
GT Global	Europe	9.86	(5.80)	28.30	(11.26)	4.30	1.73	0.96	4.75	0.35
GT Global	Latin America	(21.34)	(6.64)	52.90	(2.30)	19.90	2.04	0.97	4.75	0.50
Keystone	International	11.47	(6.17)	30.40	2.37	14.24	2.57	0.75	0.00	1.00
Pioneer	Europe Fund	21.48	6.04	25.08	(3.31)	Apr-91	2.09	1.00	5.75	0.21
Pioneer	International Growth Fund	7.54	(5.39)	58.86	Apr-92	—	1.98	0.99	5.75	0.25
Pioneer	Emerging Markets	2.47	(5.48)	—	—	—	2.25	0.00	5.75	0.22
Scudder	Global Fund	20.53	(4.20)	31.10	4.49	17.07	1.38	0.97	—	—
Scudder	International	12.22	(2.99)	36.50	(2.64)	11.78	1.19	0.83	—	—
Scudder	Latin America Fund	(9.80)	(9.41)	74.32	Feb-92	—	2.08	1.22	—	—
Scudder	Pacific Opportunities	1.28	(17.12)	60.08	Feb-92	—	1.74	1.10	—	—
Scudder	Japan Fund	(9.07)	10.03	23.64	(16.74)	3.11	1.21	0.75	—	—
Scudder	Global Discovery	17.84	(7.68)	38.18	(0.07)	Jan-91	1.76	1.10	—	—
Scudder	Greater Europe Growth	23.61	—	—	—	—	1.50	0.00	—	—
Security Management Co.	Global	10.40	1.30	Oct-93	—	—	2.00	2.00	5.75	—
Twentieth Century	International Emerging Growth	9.90	Apr-94	—	—	—	2.00	2.00	—	—
Twentieth Century	International Equity	11.90	(4.80)	42.70	4.80	—	1.90	1.90	—	—
USAA	International	8.29	2.69	39.81	(0.15)	13.40	1.17	0.75	—	—
USAA	World Growth	12.85	0.64	24.03	Oct-92	—	1.28	0.75	—	—
USAA	Emerging Markets	3.65	Nov-94	—	—	—	2.50	0.90	—	—
Van Kampen American Capital	Global Equity	16.62	(1.67)	20.45	(1.09)	9.65	2.29	1.00	5.75	0.25
Van Kampen American Capital	Global Managed Assets	13.30	(1.57)	—	—	—	2.75	0.99	5.75	0.04
Van Kampen American Capital	Short Term Global Income	6.57	(7.38)	7.26	5.26	9.64	1.09	0.55	5.75	0.25
Waddell & Reed	W&R International Growth	8.34	0.12	3.62	(3.59)	—	2.53	0.77	—	0.90
Waddell & Reed	United International Growth	8.09	1.86	46.21	(1.11)	19.01	1.24	0.71	5.75	0.15

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1995. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

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Table 11 — Mutual Fund Specialty Accounts
Metal Funds or Non-Diversified

Firm	Fund Name	1995	1994	1993	1992	1991	Exp. R.	Mgmt	Frt Load	12-b-1
American Express Fin. Adv.	**Precious Metals**	19.05	(9.58)	80.80	(8.79)	(3.69)	1.65	0.88	5.00	—
GT Global	**Health Care**	32.96	0.29	2.60	13.50	57.90	1.91	0.98	4.75	0.50
GT Global	Telecommunications	8.58	(4.40)	4.90	4.90	—	1.80	0.93	4.75	0.50
GT Global	**Natural Resources**	7.05	1.75	—	—	—	2.40	0.98	4.75	0.50
GT Global	**Financial Services**	19.06	(4.72)	—	—	—	2.40	0.98	4.75	0.50
GT Global	**Consumer Products**	35.37	—	—	—	—	2.28	0.98	4.75	0.50
Keystone	Precious Metals	(1.44)	(13.34)	101.89	(13.58)	8.22	2.33	0.68	0.00	1.00
Pioneer	Gold Shares	2.49	(11.74)	70.77	(8.06)	(5.51)	1.75	0.65	5.75	0.22
Pioneer	Real Estate Shares	12.11	0.23	(3.82)	—	—	1.75	0.42	5.75	0.25
Scudder	**Gold Fund**	13.17	(7.46)	59.35	(1.93)	(6.93)	1.65	1.00	—	—
USAA	**Gold**	4.04	(9.38)	58.34	(7.95)	(4.45)	1.28	0.75	—	—
Van Kampen American Capital	**Real Estate Securities**	12.39	(0.24)	—	—	—	1.26	—	5.75	0.18
Waddell & Reed	United Gold & Gov't Sec	9.80	(17.36)	75.76	(13.17)	1.48	1.66	0.71	5.75	0.16
Waddell & Reed	United Science & Tech	55.37	9.45	8.33	(4.02)	58.54	0.92	0.61	5.75	0.13

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1995. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

the separate accounts ranged from 0.44 to 1.5% in 1995. There is a stepped up death benefit offered in this annuity at every fifth year anniversary. This contract has a 10 year rolling surrender charge starting at 8%. The phone number is: 1-508-855-1000.

American United Life Insurance Company* (AUL) offers a group combination annuity TDA Multiple Fund. This contract offers fifteen variable separate accounts and a fixed interest option. This contract offers funds from AUL American Series Fund, Alger American Fund, Acacia Capital Corporation, Calvert Capital, Fidelity Variable Insurance Product Funds, T. Rowe Price Equity Series, and TCI Portfolios. The portfolios surveyed this year have the following classifications: 1-Stock Value, 4-Stock Growth, 2-Stock Equity Income, 1-Stock International, 1-Stock Index, 1-Stock Socially Responsible, 1-Bond High Quality, 1-Bond High Yield, 2-Assett Allocation, 1-Money Market. The administration fee is the lesser of $30 or 0.5% annually. The mortality and expense risk fee is 1.25% annually. The separate account charges ranged from 0.28 to 1.56%. This contract has 2-level withdrawal charges: years 1-5 are assessed an 8% withdrawal charge, years 6-10 are assessed a 4% withdrawal charge, and 11 or more years have no withdrawal charge. The availability of the Fidelity portfolios (VIP Growth, VIP High Income, VIP Overseas, VIP II Asset Manager, VIP II Index 500) was May 1993. The availability of Fidelity Portfolio VIP Equity-Income and VIP II Contrafund, Alger American, Calvert Capital, and T. Rowe Price was April 1995. The availability of TCI Growth was May 1994. The phone number is: 1-317-263-1877.

AUSA's contracts are offered through Diversified Investment Advisors. This company has three contracts: a variable only contract and two fixed only contracts called the fixed fund, and government fixed fund. This product offers ten variable choices including: 1-Money Market, 2-Bond, 2-Balanced, and 5-Stock Funds. The mortality and expense assurances are assessed against the account at 0.9%. The expense ratio for 1995 ranged from 0.1 to 1.02%. The variable contract utilizes external fund managers. There are no withdrawal charges assessed against this contract. The toll free number is: 1-800-926-0044.

CREF (College Retirement Equities Fund) has a specific product marketed to ORP participants and two TDA options available. The ORP product is called *Retirement Annuities (RA)*. The two TDA contracts are called the *Supplemental Retirement Annuity (SRA)* and the *Group Supplemental Retirement Annuity (GSRA)*. Available to participants since 1962, there are 7 variable choices. The variable choices include: 1-Money Market, 1-Bond, 1-Balanced, 3-Equity, and 1-Global portfolio. All funds are managed by internal investment advisors. There is no annual administration charge. The CREF account charges 0.23% of assets to each account for administrative and distribution expenses. The investment advisory expense ratio for 1995 ranged from 0.06 to 0.17% for the separate accounts. This product has no front load or surrender charge. There are no surrender charges for transferring funds. The toll free number is: 1-800-842-2776.

The Equitable Life Assurance Society's product is called *EQUI-VEST* and has been available since 1980. This combination fixed and variable annuity has thirteen variable options including: Common Stock, Money Market, Aggressive Stock, Quality Bond, High Yield, Equity Index, Growth and Income, Global, International, Conservative Investors, Growth Investors, Intermediate Government Securities, and one Balanced account. The investment advisory services for this product are provided by Alliance. The annual administrative contract charge is assessed at the lesser of $30 or 2% of the annuity account value and waiver after $25,000. The mortality and expense assurance ranges from 1.34% to 1.4% depending upon which sub-account one has invested. In 1995, the investment advisory and other expenses ranged from 0.38 to 1.03%. This contract guarantees the total fee for mortality, expense, investment advisory and other expenses combined will not exceed 1.75% of the value of the assets held in the Money Market, Balanced, Common Stock, and Aggressive Stock funds. The contract has a level surrender charge of 6% for years 1-5, 5% for years 6-8 then a declining charge starting at 4% in year 9 and 0% in year 13 and beyond. Each contract year 10% (Free Corridor Account) of the contract's annuity account value may be withdrawn without any Equitable Life's penalty. The toll free number is: 1-800-628-6673.

Fidelity Standard Life has two products, a combination variable annuity and a fixed only product. Marketed through the Holden Group, these products have been available since 1989. The *Flexible Bonus Annuity* is a combination variable and fixed vehicle. This product has six variable account options including: 1-Money Market, 1-Bond, 2-Balanced, and 2-Growth accounts. The contract uses external fund managers exclusively. The investment advisors are Fidelity Investments and Security First. The annual contract administration charge of $24.00 applies to accounts that are below $10,000 or to contributions of less than $2,000 annually. Mortality and expense assurances are assessed at 1.35% annually and the expense ratio range was 0.28 to 1.29% for 1995. The surrender charge is 7% for the last 60 months of premiums. After nine contract years monies in these portfolios are free of surrender charges. The toll free number is: 1-800-888-8486.

Great American Reserve has four products, one combination and fixed annuity and three fixed only contracts. *MaxiFlex* is a combination fixed and variable annuity and has been available since 1965. This product has five investment choices, including: 1-Money Market, 2-Bond, 1-Growth, and 1-Managed subaccount. All investment management services are in-house. There is a $20 annual contract charge, and mortaility and expense assurances are assessed at 1%. The expense ratio for 1995 ranged from 0.4 -1.56%. On three portfolios the company has guaranteed the sum of the expenses for management will not exceed 0.44%. The flexible premium contract has an eight year non-rolling declining withdrawal charge starting at 8%. The single premium, or "rollover," annuity has a five year declining surrender charge starting at 7%. The toll-free number is: 1-800-749-0458.

GT Global offers a fixed and variable contract called *Allocator*, which offers 14 sub-accounts in the following asset classes: 1-Money Market, 3-Income, 1-Growth and Income, 4-Growth-Geographic, 3-Growth-Theme, 2-Growth-Aggressive. There is an annual contract fee of $30 or two percent, whichever is less, for contracts under $20,000. The mortality and expense ratio on 12/31/95 was 1.4% and expense ratios ranged from 0.75 - 1.34%. The surrender charge assessed is a six year declining charge starting at 6%, declining by 1% to 0% in year six and thereafter. The toll-free number is: 1-800-245-6225.

Horace Mann Life Insurance has a product available for TDA only called *Annuity Alternatives*. This contract has four variable options and a fixed account. This contract has offered the services of Wellington Management as the investment advisor for each of the separate accounts since 1989. There are 1-Bond, 1-Money Market, 1-Managed, and 1-Growth accounts. The annual policy fee assessed on the contract anniversary is $25 if the account value is less than $10,000. The mortaility and expense assurances are assessed at 1.35% annually. The expense ratio for 1995 for each fund ranged from 0.59 to 0.84%. The company's flexible premium annuity has a periodic declining surrender charge starting at 8% over a five year period. The toll-free number is: 1-800-999-1030.

IDS Life has five current contracts, two fixed only annuities and three combination variable and fixed annuities. The two combination contracts have nine variable options and one fixed account. These contracts have 1-Domestic High Quality, 1-Money Market, 1-Domestic High Cap, 1- Balanced, 1-Domestic Mid Cap, 1-Domestic High Yield, 1-Domestic Growth, 1-International Government, and 1-International Account. One combination contract has 14 variable options and one fixed account. This contract has all of the above options plus 1-Domestic High Cap, 1-Domestic Small Cap, 1-Domestic Mid Cap, 1-Domestic Value, and 1-International Geospecific. The expense and mortality assurances are 1% or 1.25%; the annual expense ratio for the separate accounts ranged from 0.59 to 1.7% in 1995. The *Flexible Annuity* has a $6 quarterly contract administration charge. It also has a 6 year rolling surrender charge of 7%; any payments older than 6 years and any earnings have no charges assessed. The *Employee Benefit Annuity* has a $30 annual contract administration charge. It also has an 11 year surrender charge starting at 8% and declining to 0% in the twelfth year. The *Flexible Portfolio Annuity* has a $30 annual contract administration charge which is waived for balances over $25,000. It also has an eight year surrender charge starting at 8% and declining to 0% in year 9. The toll free number is: 1-800-272-4445.

Kemper Investors Life's contract *Advantage III* is a combination fixed and variable annuity. This contract available since 1982, has two fixed accounts, and six variable: 1-Money Market, 1-Equity, 2-Bond, 1-Balanced, 1-International. This company uses in-house fund managers. The separate account portion of the contract has a $25 annual administration charge. The mortality and expense assurances are assessed at 1% annually. There is also a 0.3% administrative cost assessed annually and the portfolio expenses ranged from 0.55 to 0.92% in 1995. This contract has a six year declining rolling surrender charge starting at 6%, declining by 1% each year to 0% in the seventh year. The toll free number is: 1-800-554-5426.

Lincoln National Life Insurance offers two products, a variable annuity and a fixed only contract. The *Multi-Fund* is the combination fixed and variable option account. This contract offers 11 investment vehicles and a fixed account. The selection includes: 1-Money Market, 1-Bond, 5-Growth, 2-Balanced, 1-Small Cap Growth, 1-International. This contract uses in-house and outside money management. The money managers include Putnam, Fidelity, Vantage, Clay Finlay, Janus and Lynch and Mayer. The annual policy fee is waived for ORP accounts and is assessed at $25 for TDA. The TDA fixed side is credited with interest that is 0.35 points less than the ORP account. The mortality and expense assurances are 1% and the expense ratio range for 1995 was 0.35 to 1.27%. This contract has two level surrender charges: 8% for the first five years and 4% for the next five years. This charge reduces to 0% at the end of year 10. The toll free number is: 1-800-348-1212.

Massachusetts Mutual Life Insurance Company has a combination variable and fixed contract available for TDA and vested ORP participants called *Flex Extra Annuity*. Currently, this product offers eight investment choices including: 1-Fixed, 1-Money Market, 2-Bond, 1-Balanced, and 3-Growth accounts. Concert Capital Management Company, Inc., a wholly-owned subsidiary of MassMutual, serves as investment sub-advisor to the MML Equity Fund and the equity sector of the MML Blend Fund. The MML Managed Bond Fund, MML Money Market Fund, and non-equity sector of the MML Blend Fund use internal or in-house money managers. Oppenheimer Management Corporation acts as an investment advisor for the 3 Oppenheimer funds. The contract annual administrative charge is generally $35. The total separate account charges were 1.3% inclusive of mortality and expense assurances for 1995. This contract has a nine year declining surrender charge starting at 8% ending at 0% in year 10. The toll free number is: 1-800-234-5606.

Metropolitan Life Insurance Company has a combination fixed and variable account annuity. The *Preference Plus* account has been available since July 1990 for faculty members. The *Financial Freedom* account has been available since July 1991. Both accounts include a fixed interest account along with separate account investment options. There is no annual account administration fee and the expense and mortality assurances total 0.75%. The average expense ratio for *Preference Plus* for 1995 ranged from 0.31 to 1.01%. This contract has a rolling deferred sales charge based on contributions, starting at 7%. There are certain circumstances in which these charges will be waived. The average expense ratio for *Financial Freedom* account ranged from 0.32 to 1.56%. Withdrawals can only be made under certain circumstances: retirement, termination, or death. There is also a 20% withdrawal provision for the fixed interest account. The toll free number is: 1-800-962-8320.

Nationwide Life Insurance product, available since 1982, is called the *Best of America IV*®. This is a combination fixed and variable account that offers one fixed option and 30 variable options. The variable choices include: 1-Money Market, 5-Bond, 9-Growth, 4-Balanced, 3-Small Cap Growth, 4-International Equity, 1-Gold and Natural Resources, 1-Socially Responsible, and 1-Specialty. This contract offers both internal and external investment advisors. The selection of external investment advisory services include Dreyfus, Fidelity, Nationwide, Neuberger & Berman, Oppenheimer, Strong, Twentieth Century, Van Eck, Van Kampen American Capital, and Warburg, Pincus. There is a $12 annual contract administration charge and the expense ratio for 1995 ranged from 0.39 to 2.5% for the separate accounts. The mortality and expense risk assurances are deducted at an annual rate of 1.25% and an administration charge of

Table 12 — Variable Annuity Money Market Accounts

Company	Contract Name	Portfolio Name/Advisor	1995	1994	1993	1992	1991	Exp. R.
Aetna Life and Annuity Company	Group Retirement	Aetna Variable Encore Fund	4.73	2.80	1.92	2.39	5.21	0.30
Allmerica Financial/SMA Life	ExecAnnuity Plus	Money Market	4.34	2.46	1.55	2.29	Aug-91	0.42
American United Life	American Series TDA	American Money Market	4.00	2.30	1.10	1.80	4.40	0.73
Annuity Investors Life	Commodore Nauticus	Dom. Money Market/Merrill Lynch	4.38	2.68	1.84	Feb-92	—	0.00
CREF	RA,SRA,GSRA	Money Market Account	5.88	4.07	3.07	3.71	6.25	0.29
Diversified Investment Advisors	Div. Invest. Funds Group	Money Market	5.12	3.38	2.31	2.91	5.50	0.10
The Equitable Life Assurance	EQUI-VEST	Money Market	4.32	2.63	1.59	2.19	4.70	0.44
Fidelity Standard Life	Flexible Bonus Annuity	Money Market/Fidelity	4.58	2.96	—	—	—	0.27
Great American Reserve	MaxiFlex	CCM Money Market	4.57	2.85	1.79	2.52	4.89	0.44
Great American Reserve	Educator	CCM Money Market	4.14	1.38	—	—	—	0.45
GT Global	Allocator	Money Market	5.26	3.48	2.60	—	—	0.75
Horace Mann Life Insurance	Annuity Alternatives	Short Term	3.85	2.50	1.16	1.92	4.52	0.84
IDS Life Insurance Company	Flex and EBA	Moneyshare/IDS	4.46	2.79	1.65	2.24	4.78	0.59
Jefferson Pilot Ins. Company	Alpha Flex	Fidelity VIP Money Market	4.41	2.78	1.79	2.44	4.60	0.27
Kemper Investors Life	Advantage III	Money Market	4.31	2.62	1.55	2.11	4.34	0.55
Lincoln National Life	Multi-Fund	Money Market	4.59	2.78	1.72	2.42	4.68	0.52
Massachussetts Mutual Life	Flex Extra Annuity	Money Market Fund	4.23	2.51	1.43	2.15	4.67	0.54
Nationwide Life	Best of America	Money Market Fund	4.17	2.42	1.30	1.94	4.33	0.52
New York Life	NVA	Cash Management/MacKay-Shields	1.00	2.50	1.23	—	—	0.62
North American Security Life	Venture	Money Market	4.17	2.41	1.26	1.91	4.25	0.57
North American Security Life	Venture Vision	Money Market	3.91	2.15	1.01	1.66	3.99	0.59
Pioneer	Vision	Money Market	3.12	—	—	—	—	1.00
SAFECO Life	Resource B	Money Market	4.19	2.37	1.36	2.00	4.37	0.62
SAFECO Life	Spinnaker	Money Market	4.05	2.25	1.31	2.00	4.37	0.62
Security Benefit Life	Variflex	Money Market	4.14	2.49	1.40	2.00	4.40	0.60
Security First Life	Flexible Bonus Annuity	Money Market/Fidelity	4.58	2.96	—	—	—	0.27
Travelers Insurance Company	Universal Annuity	Money Market Account	4.44	2.75	1.70	2.30	4.70	1.57
USAA	Variable	Money Market	5.69	—	—	—	—	2.29
VALIC	Portfolio Director	Money Market	4.51	2.77	1.67	2.22	4.49	0.56

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1995

Table 13 — Variable Annuity Bond Accounts

Company	Contract Name	Portfolio Name/Advisor	1995	1994	1993	1992	1991	Exp. R.
Aetna Life and Annuity Company	Group Retirement	Aetna Income Shares	16.78	(4.99)	8.31	6.11	17.94	0.32
Aetna Life and Annuity Company	Group Retirement	Short-Term Bond/Janus Aspen	8.18	(0.33)	Sept-93	—	—	0.70
Aetna Life and Annuity Company	Group Retirement	Franklin Gov't Securities Trust	16.24	(4.92)	6.33	6.03	14.50	0.62
Allmerica Financial/SMA Life	ExecAnnuity Plus	Government Bond	11.46	(2.28)	5.87	3.61	Aug-91	0.61
Allmerica Financial/SMA Life	ExecAnnuity Plus	Investment Grade Income	16.18	(4.33)	9.19	6.74	Aug-91	0.54
Allmerica Financial/SMA Life	ExecAnnuity Plus	High Income/Fidelity	18.91	(3.95)	19.03	21.09	Aug-91	0.64
American United Life	American Series TDA	American Bond	16.30	(4.80)	9.30	5.90	14.90	0.70
American United Life	American Series TDA	Fidelity VIP High Income	19.10	(2.70)	18.80	—	—	0.71
Annuity Investors Life	Commodore Nauticus	High Current Income/Merrill Lynch	15.76	(4.89)	15.67	18.57	42.64	0.55
Annuity Investors Life	Commodore Nauticus	Short Term Bond/Janus Aspen	8.19	(0.32)	Sept-93	—	—	0.70
CREF	RA,SRA,GSRA	Bond Market Account	17.84	(3.98)	11.37	7.12	Mar-90	0.29
Diversified Investment Advisors	Div. Invest. Funds Group	Intermediate Gov't Bond	13.02	(2.23)	7.36	5.94	13.19	0.40
Diversified Investment Advisors	Div. Invest. Funds Group	Gov't/Corporate Bond	17.50	(3.75)	10.98	7.02	16.47	0.39
The Equitable Life Assurance	EQUI-VEST	Intermediate Government Sec.	11.81	(5.65)	9.10	4.18	10.94	0.57
The Equitable Life Assurance	EQUI-VEST	Domestic High Yield	18.32	(4.09)	21.50	10.81	22.79	0.60
The Equitable Life Assurance	EQUI-VEST	Domestic High Quality	15.46	(6.37)	(0.84)	—	—	0.59
Fidelity Standard Life	Flexible Bonus Annuity	Bond/Security First	15.33	(4.69)	1.88	5.14	13.37	1.30
Great American Reserve	Maxiflex	CCM Corporate Bond	17.38	(3.41)	12.12	8.70	19.57	0.44
Great American Reserve	Maxiflex	CCM Government Securities	16.18	(3.79)	3.42	—	—	0.70
Great American Reserve	Maxiflex	Federated High Income Bond	6.96	—	—	—	—	0.80
Great American Reserve	Educator	CCM Corporate Bond	16.61	(0.03)	—	—	—	0.70
Great American Reserve	Educator	CCM Government Securities	15.72	(0.26)	—	—	—	0.70
Great American Reserve	Educator	Federated High Income Bond	6.66	—	—	—	—	0.80
GT Global	Allocator	US Government Income	14.73	(6.27)	6.40	—	—	1.00
GT Global	Allocator	Infrastructure	9.18	—	—	—	—	1.34
Horace Mann Life Insurance	Annuity Alternatives	Income	13.40	(3.52)	6.90	5.54	13.38	0.62
IDS Life Insurance Company	Flex and EBA	Special Income/IDS	21.12	(4.90)	14.77	8.32	16.41	0.67
Jefferson Pilot Ins. Company	Alpha Flex	Investment Grade Bond	17.82	(7.33)	8.51	5.13	13.00	0.65
Jefferson Pilot Ins. Company	Alpha Flex	High Income/Fidelity VIP	18.93	(2.92)	18.71	21.44	33.19	0.71
Kemper Investors Life	Advantage III	Government Securities	17.46	(3.99)	5.11	4.54	13.58	0.65
Kemper Investors Life	Advantage III	High Yield	15.89	(3.50)	18.46	16.24	49.64	0.65
Lincoln National Life	Multi-Fund	Bond	17.96	(5.18)	11.25	6.84	16.21	0.49
Massachussetts Mutual Life	Flex Extra Annuity	Managed Bond	17.63	(5.02)	10.39	5.94	15.21	0.52
Massachussetts Mutual Life	Flex Extra Annuity	Strategic Bond/Oppenheimer	13.87	(1.99)	—	—	—	0.85
MetLife	Financial Freedom	Investment Grade Bond/Fidelity	16.27	(4.70)	9.90	5.64	—	0.59
MetLife	Preference Plus	Diversified	25.46	(4.24)	11.42	8.09	23.42	0.31
Nationwide Life	Best of America	High Income Portfolio/Fidelity	18.92	(2.94)	18.82	21.33	33.40	0.71
Nationwide Life	Best of America	Government Bond Fund	17.09	(4.61)	7.97	6.34	15.07	0.51
Nationwide Life	Best of America	Limited Maturity/Neuberger Berman	9.38	(1.57)	5.12	3.69	9.78	0.71
Nationwide Life	Best of America	Bond Fund/Oppenheimer	15.36	(3.33)	11.45	4.99	15.98	0.80
Nationwide Life	Best of America	Global Bond/Van Eck	15.66	(2.72)	6.26	(6.65)	16.77	0.98
North American Security Life	Venture	Invest Quality Bond	17.83	(5.97)	8.48	5.71	Apr-91	0.76
North American Security Life	Venture	Global Gov't Bond	21.47	(7.06)	17.34	0.85	14.26	0.96
North American Security Life	Venture	Strategic Bond	17.57	(7.30)	Apr-93	—	—	0.91
North American Security Life	Venture	U.S. Government Securities	13.97	(2.62)	6.15	4.71	12.42	0.73
North American Security Life	Venture Vision	Invest Quality Bond	17.54	(6.20)	8.21	5.45	—	0.77
North American Security Life	Venture Vision	Global Gov't Bond	21.17	(7.29)	17.04	0.60	13.97	1.06
North American Security Life	Venture Vision	Strategic Bond	17.28	(7.53)	—	—	—	1.00
North American Security Life	Venture Vision	U.S. Government Securities	13.69	(2.86)	5.88	4.45	12.14	0.75
Pioneer	Vision	Swiss Franc Bond	0.15	—	—	—	—	1.25
Pioneer	Vision	America Income	4.68	—	—	—	—	1.25
SAFECO Life	Resource B	Bond Portfolio	16.44.	(4.27)	9.21	5.49	11.59	0.72
SAFECO Life	Spinnaker	Bond Portfolio	16.26	(4.44)	9.01	5.37	12.40	0.72
Security Benefit Life	Variflex	High Grade	17.17	(8.04)	11.30	6.20	15.60	0.85
Security First Life	Flexible Bonus Annuity	Bond/Security First	15.33	(4.69)	1.88	5.14	13.37	1.30
Travelers Insurance Company	Universal Annuity	American Odyssey Long-Term Bond	20.94	(6.93)	May-93	—	—	0.66
Travelers Insurance Company	Universal Annuity	American Odyssey Intermed.-Term Bond	13.59	(4.05)	May-93	—	—	0.68
Travelers Insurance Company	Universal Annuity	American Odyssey Short-Term Bond	9.49	(1.38)	May-93	—	—	0.75
Travelers Insurance Company	Universal Annuity	Quality Bond Account	14.49	(2.42)	8.10	6.70	13.20	1.57
Travelers Insurance Company	Universal Annuity	High Yield Bond Trust	14.09	(2.49)	12.58	11.70	24.60	1.25
Travelers Insurance Company	Universal Annuity	U.S. Government Securities	22.94	(6.82)	8.14	Jan-92	—	0.56
Travelers Insurance Company	Universal Annuity	High Income/Fidelity	19.11	(2.77)	19.01	Jan-92	—	0.71
Travelers Insurance Company	Universal Annuity	Global Bond/Templeton	13.50	(6.06)	10.08	Jan-92	—	0.78
Travelers Insurance Company	Universal Annuity	Diversified Income/Putnam	15.93	Jun-94	—	—	—	0.97
Travelers Insurance Company	Universal Annuity	High Income/Smith Barney	16.48	Jun-94	—	—	—	0.70
VALIC	Portfolio Director	Government Securities	16.31	(5.44)	9.70	6.14	13.59	0.58
VALIC	Portfolio Director	Capital Conservation Fund	19.58	(7.04)	10.88	7.55	16.00	0.58

Footnote **Exp. R.**—expense ratio for each fund for fiscal year 1995

0.05 is also deducted. This contract has a 7% declining rolling surrender charge over a seven year period. The toll free number is: 1-800-848-6331.

New York Life Insurance offers a product for TDA only, called *NVA*. Introduced in 1993, this product offers eleven investment options and one fixed account. The investment options include: 2-Money Market, 2-Bond, 3-Growth, 1-Balanced, 1-Socially Responsible. The policy fee is the lesser of $30 or 2%, which is waived when the account value is equal to or greater than $10,000. The mortality and expense assurances are assessed at 1.3% and the expense ratio ranged from 0.47 to 0.97% in 1995. The contract has a nine year surrender charge starting at 7% for years 1-3, then declining by 1% per year. The toll free number is: 1-800-598-2019.

North American Security Life has two variable annuities. *Venture*, available since 1987, has 14 variable options and four fixed options. These options include: 1-Money Market, 4-Bond, 1-General Stock, 5-Growth Stock, 3-Asset Management. The fixed portfolio's minimum guaranteed rate is 3%. The 12/31/95 rate for the one year fixed was 4.2%. This company utilizes outside fund managers for all of the 14 variable accounts. The fund managers are Fidelity Management Trust, Solomon Brothers Asset Management, Goldman Sachs Asset Management, Wellington Management Co., Roger Engemann Management Co., Oechsle International Advisors, and J. P. Morgan Investment Management, Inc. There is a $30 annual contract administration charge for accounts less than $100,000. The expense and mortality assurances are 1.25%, administration fee is 0.15%, and the annual expense ratio for the separate accounts ranged from 0.57 to 1.08% in 1995. *Venture*'s stepped-up death benefit is annual. This contract has a seven year declining surrender charge starting at 6%. *Venture Vision* is also an approved product for ORP & TSA. This account requires an initial deposit of $25,000. It is a duplicate of the *Venture* contract with respect to funds offered. However, this contract offers no fixed accounts, has a three year surrender charge, and stepped up death benefits of 5% every year to a maximum of twice the payment. The toll free number is: 1-800-334-1029.

Pioneer's *Vision Variable Annuity* offers eight Pioneer portfolios and the fixed interest account. There is no front end sales charge. The contingent deferred sales charge (CDSC) ranges from 7 to 3% over seven years. The mortality and expense ratios and administrative charges are 1.4%. Features include systematic withdrawals, automatic account rebalancing, and dollar cost averaging. The minimum investment is $25 per month. There is also a loan provision for TSAs.

SAFECO Life has two fixed only contracts, a variable only contract, and a combination fixed and variable annuity product available for participants. The toll free number is: 1-800-426-7649.

1. *Resource B* is a variable only annuity contract offering seven variable options. The investment choices include: Equity, Bond, Money Market, Growth, Northwest, Balanced, and International. The fund managers for the first five funds is SAFECO Asset Managers (SAM) and Scudder Stevens & Clark for the last two. There is a $30 annual policy fee and the mortality and expense assurances are assessed at 1.25%. The ratio for expenses ranged from 0.62 to 1.08% in 1995. This policy has an eight year contract surrender charge starting at 9%.

2. *Spinnaker* is a combination fixed and variable annuity contract which offers the same seven variable options as *Resource B*. There is a $30 annual administration fee (waived if account balance is $50,000 or more) and an annual 0.15% asset based administration charge which is deducted from the assets of the portfolio, rather than from participants' accounts. The mortality and expense assurances are assessed at 1.25%. The ratio for expenses ranged from 0.62 to 1.08% in 1995. This contract has an eight year contract surrender charge starting at 8%.

Security Benefit Life Insurance Company's fixed and variable annuity is called *Variflex*. The account has been available since 1984 to faculty members. This contract currently offers eleven variable options, including four new options added in 1995 and one guaranteed general account. The variable options include Money Market, Growth, Growth-Income, Equity-Income, High Grade Income Bond, Aggressive Growth, Managed and Balanced Stock-Bond, Social Awareness, Worldwide Equity, and Global Aggressive Bond funds. The funds are managed and advised by multiple professional investment managers. There is a $30 annual contract administration charge. The expense and mortality assurances are 1.2% and the average annual expense ratio for the separate accounts ranged from 0.61 to 1.65% in 1995. This contract has a non-rolling eight year

Table 14 — Variable Annuity Stock Accounts

Equity-Income, Income, or Growth

Company	Contract Name	Portfolio Name/Advisor	1995	1994	1993	1992	1991	Exp. R.
Aetna Life and Annuity Company	Group Retirement	Aetna Variable Fund	30.61	(2.19)	5.41	5.37	24.82	0.29
Aetna Life and Annuity Company	Group Retirement	American Growth/Alger	34.68	0.19	20.95	10.98	38.64	0.85
Aetna Life and Annuity Company	Group Retirement	Fidelity VIP Equity-Income	33.42	5.66	16.83	15.44	29.81	0.61
Aetna Life and Annuity Company	Group Retirement	Fidelity VIP Contrafund II	37.91	—	—	—	—	0.72
Aetna Life and Annuity Company	Group Retirement	Fidelity VIP Growth	33.69	(1.24)	17.88	7.93	43.71	0.70
Aetna Life and Annuity Company	Group Retirement	Growth/Janus Aspen	28.56	1.49	Sept-93	—	—	0.78
Aetna Life and Annuity Company	Group Retirement	Flexible Income/Janus Aspen	22.33	(2.12)	Sept-93	—	—	1.07
Aetna Life and Annuity Company	Group Retirement	Lexington Natural Resources Trust	15.42	(6.64)	10.62	65.58	(6.14)	1.47
Aetna Life and Annuity Company	Group Retirement	Growth/Neuberger & Berman	30.10	(6.14)	8.13	8.11	28.07	0.90
Aetna Life and Annuity Company	Group Retirement	Growth/TCI	29.47	(2.39)	12.87	(2.35)	40.10	0.99
Allmerica Financial/SMA Life	ExecAnnuity Plus	Select Growth	22.83	(2.89)	(0.45)	Sept-92	—	1.05
Allmerica Financial/SMA Life	ExecAnnuity Plus	Growth/Portfolio	30.93	(1.43)	18.29	7.23	Aug-91	0.71
Allmerica Financial/SMA Life	ExecAnnuity Plus	Growth	33.47	(1.26)	4.57	6.42	Aug-91	0.54
Allmerica Financial/SMA Life	ExecAnnuity Plus	Equity Index	34.27	(0.38)	7.29	6.40	Aug-91	0.57
Allmerica Financial/SMA Life	ExecAnnuity Plus	Capital Appreciation/Janus	May-95	—	—	—	—	na
American United Life	American Series TDA	American Equity	18.00	1.40	13.40	8.70	24.00	0.70
American United Life	American Series TDA	Alger American Growth	34.70	0.20	21.00	11.00	38.70	0.85
American United Life	American Series TDA	Fidelity VIP Equity Income	33.40	5.70	16.90	15.50	29.80	0.61
American United Life	American Series TDA	Fidelity VIP Growth	33.70	(1.10)	17.60	8.00	43.80	0.70
American United Life	American Series TDA	Fidelity VIP II Contrafund	37.90	—	—	—	—	0.72
American United Life	American Series TDA	T. Rowe Price Equity Income	33.10	6.20	—	—	—	0.85
American United Life	American Series TDA	Fidelity VIP II Index 500	35.50	(0.70)	8.90	—	—	0.28
Annuity Investors Life	Commodore Nauticus	Capital Appreciation/Dreyfus VIP	31.88	1.77	Apr-93	—	—	0.85
Annuity Investors Life	Commodore Nauticus	Stock Index/Dreyfus	35.10	(0.36)	7.99	5.80	28.25	0.39
Annuity Investors Life	Commodore Nauticus	Basic Value Focus/Merrill Lynch	23.94	1.11	Jul-93	—	—	0.66
CREF	RA, SRA, GSRA	Stock Account	30.92	(0.12)	13.90	6.69	30.09	0.32
CREF	RA, SRA, GSRA	Growth	35.20	—	—	—	—	0.37
CREF	RA, SRA, GSRA	Equity-Index	36.17	—	—	—	—	0.30
Diversified Investment Advisors	Div. Invest. Funds Group	Equity Income	33.33	(0.84)	14.94	9.18	20.18	0.46
Diversified Investment Advisors	Div. Invest. Funds Group	Equity Growth	18.15	4.23	—	—	—	0.50
Diversified Investment Advisors	Div. Invest. Funds Group	Growth and Income	31.03	(3.82)	4.98	13.16	25.50	0.65
The Equitable Life Assurance	EQUI-VEST	Growth and Income	22.42	(1.90)	(0.59)	—	—	0.60
The Equitable Life Assurance	EQUI-VEST	Domestic Value Common Stock	30.64	(3.48)	23.11	1.82	35.80	0.38
Fidelity Standard Life	Flexible Bonus Annuity	Growth/Fidelity	33.70	(1.27)	—	—	—	0.69
Fidelity Standard Life	Flexible Bonus Annuity	Index 500/Fidelity	35.58	(0.23)	—	—	—	0.28
Fidelity Standard Life	Flexible Bonus Annuity	Growth and Income/SFT	29.50	1.68	12.74	7.84	25.31	0.78
Great American Reserve	Maxiflex	CCM Common Stock	35.44	1.35	6.79	2.41	42.30	0.44
Great American Reserve	Maxiflex	Leveraged AllCap/Fred Alger	41.12	—	—	—	—	1.56
Great American Reserve	Maxiflex	SmallCap/Fred Alger	22.18	—	—	—	—	0.92
Great American Reserve	Maxiflex	Stock Index Fund/Dreyfus	16.03	—	—	—	—	0.40
Great American Reserve	Maxiflex	Federated Utility	12.53	—	—	—	—	0.85
Great American Reserve	Maxiflex	Growth/Janus	17.02	—	—	—	—	0.78
Great American Reserve	Educator	CCM Common Stock	34.42	7.79	—	—	—	0.80
Great American Reserve	Educator	Leveraged AllCap/Fred Alger	40.79	—	—	—	—	1.56
Great American Reserve	Educator	SmallCap/Fred Alger	21.89	—	—	—	—	0.92
Great American Reserve	Educator	Stock Index Fund/Dreyfus	15.76	—	—	—	—	0.40
Great American Reserve	Educator	Federated Utility	12.21	—	—	—	—	0.85
Great American Reserve	Educator	Growth/Janus	16.75	—	—	—	—	0.78
GT Global	Allocator	Growth and Income	15.49	(2.95)	17.80	—	—	1.23
Horace Mann Life Insurance	Annuity Alternatives	Growth	31.89	(1.73)	18.19	8.16	24.64	0.63
IDS Life Insurance Company	Flex and EBA	Capital Resources/IDS	26.59	0.16	2.38	3.05	45.17	0.67
Jefferson Pilot Ins. Company	Alpha Flex	Capital Appreciation	31.55	(5.69)	7.73	4.64	29.77	0.58
Jefferson Pilot Ins. Company	Alpha Flex	Equity Income/Fidelity VIP	33.22	5.57	16.64	15.25	29.60	0.58
Jefferson Pilot Ins. Company	Alpha Flex	Growth/Fidelity VIP	33.49	(1.42)	17.70	7.79	43.48	0.69
Kemper Investors Life	Advantage III	Growth	31.27	(5.25)	13.16	2.24	57.21	0.64
Lincoln National Life	Multi-Fund	Growth and Income	37.00	0.32	12.12	0.84	29.61	0.35
Lincoln National Life	Multi-Fund	Special Opportunities	30.54	(2.01)	17.42	6.28	41.83	0.45
Massachussetts Mutual Life	Flex Extra Annuity	Equity Fund	29.50	2.72	8.12	9.07	24.01	0.41

Footnote **Exp. R.**—expense ratio for each fund for fiscal year 1995

Table 14, continued — Variable Annuity Stock Accounts
Equity-Income, Income, or Growth

Company	Contract Name	Portfolio Name/Advisor	1995	1994	1993	1992	1991	Exp. R.
Massachussetts Mutual Life	Flex Extra Annuity	Capital Appreciation/Oppenheimer	30.89	0.62	—	—	—	0.78
MetLife	Preference Plus	Income	18.10	(4.34)	9.94	5.61	15.94	0.34
MetLife	Preference Plus	Growth	31.48	(4.47)	12.98	10.25	31.48	0.31
MetLife	Financial Freedom	Equity-Income/Fidelity	33.08	5.46	17.07	15.90	—	0.61
MetLife	Financial Freedom	Growth/Fidelity	34.10	(0.95)	18.17	8.31	—	0.70
Nationwide Life	Best of America	Equity Income Portfolio/Fidelity	33.22	5.56	16.55	15.33	29.63	0.61
Nationwide Life	Best of America	Stock Index/Dreyfus	34.89	(0.55)	7.79	5.59	28.04	0.39
Nationwide Life	Best of America	Growth/Fidelity	33.49	(1.44)	17.70	7.78	43.57	0.70
Nationwide Life	Best of America	Capital Appreciation	27.56	(2.30)	8.07	—	—	0.54
Nationwide Life	Best of America	Growth/Neuberger Berman	29.90	(6.34)	5.28	7.99	27.93	0.90
Nationwide Life	Best of America	Special Fund II/Strong	24.07	2.14	23.42	—	—	1.20
Nationwide Life	Best of America	Growth/TCI	29.28	(2.57)	8.76	(2.75)	39.92	0.99
Nationwide Life	Best of America	Portfolio/Neuberger Partners	34.58	—	—	—	—	1.09
New York Life	NVA	Capital Appreciation/MacKay-Shields	3.05	(5.62)	19.10	—	—	0.73
New York Life	NVA	Growth Equity	3.95	0.09	—	—	—	0.62
New York Life	NVA	Indexed Equity/Monitor Capital Advisors	5.50	0.55	7.22	—	—	0.47
New York Life	NVA	Government/MacKay-Shields	3.69	(3.10)	4.37	—	—	0.67
North American Security Life	Venture	Equity	40.81	(1.91)	14.70	6.42	16.30	0.84
North American Security Life	Venture	Growth and Income	27.41	1.42	8.10	8.69	—	0.82
North American Security Life	Venture	Pasadena Growth	24.78	(6.12)	(5.14)	Dec-92	—	0.98
North American Security Life	Venture	Value Equity	21.98	(0.61)	Dec-93	—	—	0.87
North American Security Life	Venture Vision	Equity	40.46	(2.16)	14.41	6.16	16.04	0.88
North American Security Life	Venture Vision	Growth and Income	27.09	1.17	7.83	8.42	—	0.85
North American Security Life	Venture Vision	Pasadena Growth	24.46	(6.35)	5.38	—	—	0.98
North American Security Life	Venture Vision	Value Equity	21.67	(0.86)	—	—	—	0.94
Pioneer	Vision	Real Estate Growth	15.61	—	—	—	—	1.25
Pioneer	Vision	Equity-Income	22.22	—	—	—	—	1.25
SAFECO Life	Resource B	Equity Portfolio	27.13	7.59	26.34	6.76	25.26	0.75
SAFECO Life	Resource B	Growth Portfolio	39.33	10.51	34.80	—	—	0.79
SAFECO Life	Resource B	Northwest Portfolio	6.11	2.35	(0.77)	—	—	0.71
SAFECO Life	Spinnaker	Equity Portfolio	26.94	7.42	20.82	6.59	25.16	0.75
SAFECO Life	Spinnaker	Growth Portfolio	39.05	10.33	34.28	—	—	0.79
SAFECO Life	Spinnaker	Northwest Portfolio	5.95	2.19	(1.11)	—	—	0.71
Security Benefit Life	Variflex	Growth Series	35.11	(2.82)	12.40	9.80	34.50	0.83
Security First Life	Flexible Bonus Annuity	Growth/Fidelity	33.70	(1.27)	—	—	—	0.69
Security First Life	Flexible Bonus Annuity	Index 500/Fidelity	35.58	(0.23)	—	—	—	0.28
Security First Life	Flexible Bonus Annuity	Growth and Income/SFT	29.50	1.68	12.74	7.84	25.31	0.78
Travelers Insurance Company	Universal Annuity	Equity-Income/Fidelity	33.41	5.74	Jul-93	—	—	0.61
Travelers Insurance Company	Universal Annuity	American Odyssey Core Equity	36.85	(2.24)	May-93	—	—	0.70
Travelers Insurance Company	Universal Annuity	Amer. Odyssey Emerging Opportunity	30.61	8.31	May-93	—	—	0.77
Travelers Insurance Company	Universal Annuity	Growth & Income Stock Account	35.44	(1.27)	7.60	0.90	27.70	1.70
Travelers Insurance Company	Universal Annuity	Capital Appreciation	34.67	(5.96)	13.64	16.20	33.40	0.85
Travelers Insurance Company	Universal Annuity	Stock Index/Dreyfus	35.09	(0.37)	7.97	Jan-92	—	0.34
Travelers Insurance Company	Universal Annuity	Growth/Fidelity	33.69	(1.26)	17.88	Jan-92	—	0.70
Travelers Insurance Company	Universal Annuity	Growth/Alliance	33.15	Jun-94	—	—	—	0.90
Travelers Insurance Company	Universal Annuity	Utilities/Smith Barney	27.69	Jun-94	—	—	—	1.25
UNUM Life	Variable Annuity III	Growth II/Fidelity	33.75	(1.21)	17.94	8.00	May-91	0.70
UNUM Life	Variable Annuity III	Growth I/Twentieth Century	29.55	(2.34)	8.13	(2.52)	May-91	0.99
UNUM Life	Variable Annuity III	Equity-Income/Fidelity	33.49	5.80	16.89	15.50	29.88	0.61
UNUM Life	Variable Annuity III	Index/Dreyfus	35.16	(0.32)	8.02	5.82	28.29	0.39
USAA	Variable	Income	23.88	—	—	—	—	0.65
USAA	Variable	Growth and Income	31.72	—	—	—	—	0.66
USAA	Variable	Diversified Assets	26.33	—	—	—	—	0.64
USAA	Variable	American/Alger	36.37	—	—	—	—	0.85
USAA	Variable	Capital Growth/Scudder	28.65	—	—	—	—	1.06
VALIC	Portfolio Director	Growth and Income	30.55	(0.68)	—	—	—	0.81
VALIC	Portfolio Director	Growth	46.40	0.18	—	—	—	0.85
VALIC	Portfolio Director	Mid-Cap Index	29.24	(4.70)	11.78	8.79	11.63	0.42
VALIC	Portfolio Director	Stock Index	35.95	(0.30)	8.78	5.58	27.70	0.36

Footnote **Exp. R.**—expense ratio for each fund for fiscal year 1995.

declining deferred withdrawal charge starting at 8% and a stepped-up death benefit. The toll free number is: 1-800-888-2461.

Security First Life has two products, a combination variable annuity and a fixed only product. Marketed through the Holden Group, these products have been available since 1989. The *Flexible Bonus Annuity* is a combination variable and fixed vehicle. This product has six variable account options including: 1-Money Market, 1-Bond, 2-Balanced, and 2-Growth accounts. The contract uses external fund managers exclusively. The investment advisors are Fidelity Investments and Security First. The annual contract administration charge of $24.00 applies to accounts that are below $10,000 or to contributions of less than $2,000 annually. Mortality and expense assurances are assessed at 1.35% annually and the expense ratio range was 0.28 to 1.29% for 1995. The surrender charge is 7% for the last 60 months of premiums. After nine contract years monies in these portfolios are free of surrender charges. The toll free number is: 1-800-888-8486.

Travelers Insurance Company is marketed through the Copeland Companies. There are two products (a variable annuity and a fixed annuity), and two services: an asset allocation and a market timing service. In addition, the Copeland Companies also offer a universal life insurance policy which is underwritten by Transamerica Assurance Company. *Travelers Universal Annuity*, available since 1983, offers 29 variable options and a fixed option. The choices among variable accounts include: 1-Money Market, 9-Bond, 9-Growth, 4-Balanced, 1-Small Cap Growth, 4-International and 1-Utility portfolio. Of these accounts, 22 have performance history of at least one complete year as found in the following tables. There are six new portfolios which are not quoted. This contract utilizes both internal and external management expertise. The investment management firms include: Alliance Capital Management L.P., the Dreyfus Corp., Fidelity Investments, Janus Capital Corp., Massachusetts Financial Services Corp. (MFS), Smith Barney Inc., Putnam Investment Management, Inc., Templeton Worldwide, Travelers Asset Management International Corp. (TAMIC), The Travelers Investment Management Company (TIMCO), and American Odyssey Funds Management, Inc. This contract has a $30 annual contract administration charge. There is a 1.25% per annum mortality and expense risk fee. The separate account expense ratio ranged from 0.34 to 3% for 1995. This contract has a 5% surrender charge assessed on contributions withdrawn within five years of deposit. The fixed and variable contracts allow benefit payments free of surrender charge when participants reach retirement (subject to eligibility requirements).

Table 15 — Variable Annuity Stock–Bond Accounts
Total Return, Balanced, or Managed

Company	Contract Name	Portfolio Name/Advisor	1995	1994	1993	1992	1991	Exp. R.
Aetna Life and Annuity Company	Group Retirement	Aetna Investment Advisors Fund	25.65	(1.59)	8.52	5.05	16.88	0.31
Aetna Life and Annuity Company	Group Retirement	Aetna Ascent Variable Portfolio	July-95	—	—	—	—	1.59
Aetna Life and Annuity Company	Group Retirement	Aetna Crossroads Variable Portfolio	July-95	—	—	—	—	1.60
Aetna Life and Annuity Company	Group Retirement	Aetna Legacy Variable Portfolio	July-95	—	—	—	—	1.62
Aetna Life and Annuity Company	Group Retirement	Janus Aspen Balanced Portfolio	23.24	(0.42)	July-93	—	—	1.37
Allmerica Financial/SMA Life	ExecAnnuity Plus	Equity Income/Fidelity	33.20	5.55	16.54	15.33	Aug-91	0.62
Allmerica Financial/SMA Life	ExecAnnuity Plus	Select Growth & Income	28.50	(0.70)	8.47	Aug-92	—	0.99
American United Life	American Series TDA	American Managed	17.70	(2.20)	11.58	6.62	15.28	0.70
American United Life	American Series TDA	Fidelity VIP II Asset Manager	15.50	(7.30)	19.80	10.40	21.10	0.81
Annuity Investors Life	Commodore Nauticus	Balanced Portfolio/Janus Aspen	23.25	(0.40)	Sept-93	—	—	1.37
CREF	RA, SRA, GSRA	Social Choice Account	29.49	(1.31)	9.42	11.11	25.19	0.31
Diversified Investment Advisors	Div. Invest. Funds Group	Balanced	27.55	(1.21)	11.97	—	—	0.50
The Equitable Life Assurance	EQUI-VEST	Balanced	18.13	(9.27)	10.81	(4.15)	40.05	0.40
The Equitable Life Assurance	EQUI-VEST	Growth Investors	24.68	(4.44)	13.72	3.53	46.92	0.56
The Equitable Life Assurance	EQUI-VEST	Conservative Investors	18.79	(5.38)	9.28	4.37	18.24	0.59
Fidelity Standard Life	Flexible Bonus Annuity	Asset Manager/Fidelity	15.31	(7.26)	—	—	—	0.80
Great American Reserve	MaxiFlex	CCM Assett Allocation	30.19	(1.51)	6.84	—	—	0.75
Great American Reserve	Educator	CCM Assett Allocation	29.67	3.52	—	—	—	0.75
Horace Mann Life Insurance	Annuity Alternatives	Balanced	25.43	(2.46)	13.96	6.95	19.85	0.59
IDS Life Insurance Company	Flex and EBA	Managed/IDS	22.97	(5.46)	11.21	6.46	28.15	0.65
Jefferson Pilot	Alpha Flex	Assett Manager/Fidelity VIP	15.33	(7.40)	19.54	10.14	20.84	0.80
Kemper Investors Life	Advantage III	Total Return	24.36	(10.66)	10.69	0.38	35.74	0.60
Lincoln National Life	Multi-Fund	Managed	27.97	(2.85)	10.53	2.66	20.66	0.43
Lincoln National Life	Multi-Fund	Global Asset Allocation	22.59	(2.82)	16.28	5.43	17.43	0.92
Massachussetts Mutual Life	Flex Extra Annuity	Blend Fund	21.73	1.15	8.30	7.97	22.47	0.38
MetLife	Financial Freedom	Stock Index	35.54	0.23	8.54	6.39	—	0.32
MetLife	Financial Freedom	Capital Accumulation/Calvert	38.23	(10.77)	6.48	12.75	—	1.25
MetLife	Financial Freedom	Assett Manager/Fidelity	15.92	(6.98)	19.93	10.76	—	0.81
MetLife	Financial Freedom	Responsibly Invested Balanced/Calvert	28.58	(4.18)	7.05	6.60	—	0.83
MetLife	Preference Plus	Stock Index	35.18	(0.07)	8.21	6.11	28.11	0.32
MetLife	Preference Plus	Responsibly Invested Balanced/Calvert	28.15	(4.38)	6.61	6.28	14.37	0.83
Nationwide Life	Best of America	Asset Manager/Fidelity	15.32	(7.43	19.36	10.30	20.85	0.79
Nationwide Life	Best of America	Total Return	27.30	(0.36)	9.36	6.65	36.57	0.51
Nationwide Life	Best of America	Multiple Strategies/Oppenheimer	19.67	(3.34)	14.32	7.46	15.83	0.77
Nationwide Life	Best of America	Balanced/Twentieth Century	19.43	(0.81)	6.17	(7.39)	—	0.97
Nationwide Life	Best of America	Discovery Fund II/Strong	33.39	(6.73)	20.32	—	—	1.30
New York Life	NVA	Total Returned/MacKay-Shields	2.89	(5.23)	13.67	—	—	0.69
North American Security Life	Venture	Aggressive Asset Allocation	21.07	(2.07)	8.76	6.73	21.25	0.89
North American Security Life	Venture	Moderate Asset Allocation	19.01	(2.97)	8.53	6.79	19.55	0.85
North American Security Life	Venture	Conservative Asset Allocation	16.44	(3.20)	7.48	5.86	17.15	0.87
North American Security Life	Venture Vision	Aggressive Asset Allocation	20.77	(2.31)	8.49	6.46	20.95	0.86
North American Security Life	Venture Vision	Moderate Asset Allocation	18.71	(3.21)	8.25	6.52	19.25	0.84
North American Security Life	Venture Vision	Conservative Asset Allocation	16.15	(3.44)	7.21	5.60	16.86	0.86
Pioneer	Vision	Balanced	19.46	—	—	—	—	1.25
SAFECO	Resource B	Balanced/Scudder	25.13	(2.71)	6.11	5.63	25.36	0.65
SAFECO	Spinnaker	Balanced/Scudder	24.96	(3.41)	5.96	5.47	25.18	0.65
Security Benefit Life	Variflex	Income & Growth	28.52	(4.14)	8.30	4.99	36.15	0.83
Security First Life	Flexible Bonus Annuity	Asset Manager/Fidelity	15.31	(7.26)	—	—	—	0.80
Travelers Insurance Company	Universal Annuity	Asset Manager/Fidelity	15.51	(7.26)	19.53	Jan-92	—	0.79
Travelers Insurance Company	Universal Annuity	Managed Asset Trust	25.54	(3.47)	8.00	3.80	20.30	0.58
Travelers Insurance Company	Universal Annuity	Income and Growth/Smith Barney	31.41	Jun-94	—	—	—	0.73
Travelers Insurance Company	Universal Annuity	Total Return/MFS	24.15	Jun-94	—	—	—	0.95
UNUM Life	Variable Annuity III	Asset Manager/Fidelity	15.57	(7.20)	19.60	10.53	May-91	0.81
UNUM Life	Variable Annuity III	Balanced/Twentieth Century	19.68	(0.58)	6.38	(7.17)	May-91	0.97
VALIC	Portfolio Director	Asset Allocation/Templeton	21.02	(4.24)	24.59	6.74	26.13	0.66
VALIC	Portfolio Director	Timed Opportunity	23.55	(2.29)	8.19	(1.71)	20.13	0.56

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1995.

death, disability, or termination of employment (for ORP contracts only). The toll free number is: 1-800-842-9406.

USAA Life Insurance offers a variable annuity beginning Feb. 1995. This product has a fixed account plus 7 funds. Fund choices include: 4-Growth, 1-Money Market, 1-Diversified, and 1-Income. The toll-free number is: 1-800-531-8000.

UNUM Life has two products, a variable and fixed annuity and a fixed only annuity. The combination account is called *Variable Annuity III* and has been available since 1992. There is one fixed option and nine variable options. This contract uses external fund managers for all variable options. The selection of investment advisors include: Fidelity, Calvert, Twentieth Century, Dreyfus, and T. Rowe Price. The annual administration charge is $25, and the mortality and expense assurances are 1.2%. The expense ratio range for 1995 was 0.39 to 1.05%. This product has a no surrender charge. The fixed account portion of this contract can be moved over a 5 year period payout, or if vested through termination. The balance held in the equity accounts are fully transferrable at any time with no time restrictions on payout. The toll free number is: 1-800-341-0441.

The Variable Annuity Life Insurance Company (VALIC) offers participants and enhanced version of its *Portfolio Director* product, which features an enhanced current interest rate on the long term fixed account, no policy fee, and no surrender charge. *Portfolio Director* is VALIC's combination fixed and variable annuity product, featuring two fixed account options and 16 variable fund products. The variable options include: 4-Index Equity, 2-Specialty, 2-Tactical Asset Allocation, 3-Income, and 1-Stability. Introduced in July 1994, *Portfolio Director* uses internal and external fund managers and sub-advisors, including Bankers Trust, Dreyfus, Templeton, T. Rowe Price, Value Line, and VALIC. The toll-free number is: 1-800-448-2542.

Additional Options

Delta Life & Annuity has a custodial trust account through Resources Trust called *Total Dimension*. This account places periodic payments or monthly deposits into any of the Flexible Annuities offered through Delta. Additionally, any mutual fund family or families can be chosen as a variable option. There is no restriction on type of shares offered—A-shares (front load), B-shares (contingent deferred sales charge), or C- & D-shares (no load, 1% for one year) can be utilized. There are no expense or mortality assurance charges. The annual custodian administration fee is $35. The mutual fund holding fees are as follows: first fund free, 2-seven funds $10 per fund, with a maximum fund holding charge of $70 annually. There are no transaction charges. The custodial account termination fee is $50. The cost to transfer a fund to another custodian is $10. This custodial agreement allows loans for TDA accounts. The loans are subject to a $50 processing fee. The interest charged and credited is the prime interest rate, resulting in a net interest rate of zero percent. The toll free number is: 1-800-669-9609.

Lifetime Asset Management (LAMP) uses the

SEI institutional and has eleven different asset allocation models that were developed by Wellington Management Company. The questionnaire will direct the investor to the most suitable of the 11 options. The fee for this service is based upon asset size and is a maximum of 2%. The toll free number is: 1-800-342-5734.

Matrix Asset Allocation is a fee service that utilizes the 1990 Nobel Prize winning theory in economics for money management. This service, through a questionnaire, can determine a person's risk tolerance level (maximum return for the investor's personal acceptable risk level). The models use the DFA funds (no load institutional index funds). The theory places funds together by asset class selection which are of "low-correlation." There are optimal target levels of a position an investor should hold. Automatic trades are placed when the percentages are off target by more than 5%. The fee is based upon size of assets under management and is capped at 2%. The toll free number is: 1-800-765-0413.

Nationwide Life Insurance offers the *Best of America*® 403(b) Group Annuity on a case by case basis. This product has all of the features of the *Best of America® IV* and annuity, but may allow the waiver of either the $12 annual charge or the 7% declining sales charge.

QUADS Trust Company offers a Custodial Trust Account. This is a self-directed account in which A-share (front load), C- & D-share (no load, 1% for one year) or no load funds are utilized. QUADS can hold any mutual fund selected by its participants. It is not limited to specific funds or fund families. There is a one-time set-up fee of $25. The current annual administrative fee charged to each account is $75. QUADS also offers voice response system services at no additional cost, as well as a toll free customer service line. There is no charge for transfers within the same fund family, however, transfers between funds of different families are assessed a $15 transaction charge. There is an optional investment advisory fee for those participants selecting no load funds. There is a $50 charge for terminating the account. The custodian offers a loan provision on TDA accounts. There is a loan administration fee of $150. If paid by other than payroll deduction, there is an additional processing fee of $30 per year during the life of the loan. The interest rate charged and credited to the participant's account is calculated on a market-competitive interest rate tied to prime. The toll free number is: 1-800-888-3520.

SELECTOR is an advisory service that utilizes technical analysis and trend following to place a client's investment in the top performing funds. The fee for this service is based upon asset size and is capped at 2%. The toll free number is: 1-800-456-4380.

Texas Retirement Trust has a custodial account which buys mutual funds in a pooled arrangement (accounts established on a group rather than an individual basis). Currently, participants are invested in over 80 selections of mutual funds. The participants select from either A-share (front load funds) or no load funds. By pooling, the participants can purchase the A-shares without the load and transfer between the funds free of charge. Certain A-shares may have a 12-b-1 fee. This charge can be as high as 0.3% depending on the fund. The annual administration charge is $32, and a 1% custodial fee on assets. This fee is assessed only on the mutual fund assets and is paid over a 12 month period. The plan termination fee is $50 in year 1 and $25 thereafter. The custodian has a loan provision for TDA accounts. The interest rate charged is 2%. Additionally, the custodian offers investment advisory services for fees ranging up to an additional 1% of assets. The toll free number is: 1-800-275-7569.

Travelers Insurance Company is marketed through the Copeland Companies. There are two

Table 16 — Variable Annuity International/Global Accounts

Company	Contract Name	Portfolio Name/Advisor	1995	1994	1993	1992	1991	Exp. R.
Aetna Life and Annuity Company	Group Retirement	VIP Overseas Portfolio/Fidelity	8.32	0.47	35.66	(11.83)	6.68	0.91
Aetna Life and Annuity Company	Group Retirement	Worldwide Growth Portfolio/Janus Aspen	25.69	0.28	Sept-93	—	—	0.90
Aetna Life and Annuity Company	Group Retirement	International Portfolio/Scudder	9.74	(2.08)	35.28	(4.12)	10.06	1.08
Allmerica Financial/SMA Life	**ExecAnnuity Plus**	**Overseas/Fidelity**	**8.12**	**0.28**	**35.44**	**(12.06)**	**Aug-91**	**1.03**
Allmerica Financial/SMA Life	**ExecAnnuity Plus**	**International/Delaware**	**12.27**	**1.20**	**12.91**	**Sep-92**	**—**	**na**
Allmerica Financial/SMA Life	**ExecAnnuity Plus**	**International/T. Rowe Price**	**May-95**	**—**	**—**	**—**	**—**	**na**
American United Life	American Series TDA	Fidelity VIP Overseas	8.30	0.60	35.50	(11.80)	6.70	0.91
Annuity Investors Life	Commodore Nauticus	Worldwide Growth/Janus Aspen	25.78	0.28	Sept-93	—	—	0.90
Annuity Investors Life	Commodore Nauticus	Global Strategy/Merrill Lynch	9.24	(2.68)	19.54	Feb-92	—	0.72
CREF	**RA, SRA, GSRA**	**Global Equities**	**20.09**	**(0.46)**	**35.94**	**May-92**	**—**	**0.40**
Diversified Investment Advisors	**Div. Invest. Funds Group**	**International Equity**	**10.14**	**2.37**	**35.28**	**(4.92)**	**9.36**	**1.02**
The Equitable Life Assurance	**EQUI-VEST**	**Global**	**17.23**	**3.82**	**30.36**	**(1.85)**	**28.81**	**0.61**
The Equitable Life Assurance	EQUI-VEST	International	9.60	—	—	—	—	1.03
Great American Reserve	MaxiFlex	Federated International Equity	2.80	—	—	—	—	1.25
Great American Reserve	MaxiFlex	Worldwide Growth/Janus	21.40	—	—	—	—	0.90
Great American Reserve	**MaxiFlex**	**Worldwide Bond/Van Eck**	**2.05**	**—**	**—**	**—**	**—**	**0.98**
Great American Reserve	**MaxiFlex**	**Worldwide Hard Assetts/Van Eck**	**5.19**	**—**	**—**	**—**	**—**	**1.40**
Great American Reserve	**Educator**	**Federated International Equity**	**2.51**	**—**	**—**	**—**	**—**	**1.25**
Great American Reserve	Educator	Worldwide Growth/Janus	21.12	—	—	—	—	0.90
Great American Reserve	Educator	Worldwide Bond/Van Eck	1.82	—	—	—	—	0.98
Great American Reserve	Educator	Worldwide Hard Assetts/Van Eck	4.94	—	—	—	—	1.40
GT Global	**Allocator**	**Emerging Markets**	**8.83**	**—**	**—**	**—**	**—**	**1.18**
GT Global	**Allocator**	**International**	**(2.51)**	**(6.50)**	**—**	**—**	**—**	**1.25**
GT Global	**Allocator**	**Latin America**	**(25.17)**	**7.62**	**—**	**—**	**—**	**1.18**
GT Global	Allocator	New Pacific	(1.60)	(13.68)	32.28	—	—	1.14
GT Global	Allocator	Europe	8.14	(1.97)	26.19	—	—	1.20
IDS Life Insurance Company	Flex and EBA	International Equities/IDS	10.46	(2.91)	31.48	Jan-92	—	0.95
Jefferson Pilot Ins. Company	**Alpha Flex**	**Overseas/Fidelity VIP**	**8.16**	**0.30**	**35.43**	**(11.98)**	**6.49**	**0.92**
Kemper Investors Life	**Advantage III**	**International**	**11.39**	**(4.82)**	**31.12**	**Jan-92**	**—**	**0.92**
Lincoln National Life	**Multi-Fund**	**International**	**7.60**	**2.28**	**37.90**	**(8.93)**	**(1.03)**	**1.27**
Massachussetts Mutual Life	Flex Extra Annuity	Global Securities/Oppenheimer	0.93	(10.11)	—	—	—	0.89
MetLife	Financial Freedom	Overseas/Fidelity	8.64	0.76	36.03	(11.57)	—	0.91
MetLife	Preference Plus	International	(0.42)	3.71	46.01	(11.31)	Jul-91	1.01
Nationwide Life	**Best of America**	**Overseas Portfolio/Fidelity**	**8.14**	**0.29**	**35.33**	**(12.00)**	**6.64**	**0.91**
Nationwide Life	**Best of America**	**Global Securities/Oppenheimer**	**0.79**	**(7.07)**	**67.99**	**(8.44)**	**1.92**	**0.89**
Nationwide Life	**Best of America**	**International/TCI**	**10.64**	**—**	**—**	**—**	**—**	**1.50**
North American Security Life	Venture	Global Equity	6.18	0.33	31.04	(2.11)	11.24	1.08
North American Security Life	Venture Vision	Global Equity	5.92	0.08	30.72	(2.35)	10.96	1.16
Pioneer	Vision	International Growth	9.17	—	—	—	—	1.50
SAFECO Life	**Resource B**	**International/Scudder**	**9.71**	**(2.09)**	**36.11**	**(4.28)**	**10.06**	**1.08**
SAFECO Life	**Spinnaker**	**International/Scudder**	**9.58**	**(2.22)**	**35.90**	**(4.43)**	**9.89**	**1.08**
Security Benefit Life	**Variflex**	**Worldwide Equity**	**9.54**	**1.15**	**30.06**	**(3.78)**	**May-91**	**1.31**
Travelers Insurance Company	Universal Annuity	Internal Equity/Smith Barney	9.86	Jun-94	—	—	—	1.44
Travelers Insurance Company	Universal Annuity	American Odyssey International Equity	17.53	(8.13)	May-93	—	—	0.98
Travelers Insurance Company	Universal Annuity	Global Stock/Templeton	23.69	(3.42)	32.33	Jan-92	—	0.66
Travelers Insurance Company	**Universal Annuity**	**Global Asset Allocation/Templeton**	**21.03**	**(4.17)**	**24.55**	**Jan-92**	**—**	**0.66**
UNUM Life	**Variable Annuity III**	**International Stock/T. Rowe Price**	**9.86**	**Mar-94**	**—**	**—**	**—**	**1.05**
USAA	**Variable**	**World Growth**	**19.55**	**—**	**—**	**—**	**—**	**0.87**
VALIC	Portfolio Director	International/Government	17.63	3.42	13.08	2.05	9.05	0.57
VALIC	Portfolio Director	International Equities	9.67	6.90	28.58	(14.31)	10.06	0.43
VALIC	Portfolio Director	International/Templeton	14.34	(3.49)	45.51	(6.89)	—	0.71

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1995

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products (a variable annuity and a fixed annuity), two services and one universal life product. The toll free number is: 1-800-842-9406.

1. *In-Time Investing* is an optional investment advisory service utilizing the Universal Annuity. Available since 1984, the three program options are U.S. Government Securities, a Growth Stock and an Aggressive Stock strategy. Each seeks to capture gains in a rising market and avoid losses by moving to a Short Term Bond account when market signals indicate. Costs associated with this service include all costs associated with the Universal Annuity plus a one time entry fee of $30, an asset charge of 1.25% per year, and management fees of 0.5% for the bond and aggressive stock and 0.32% for the growth stock and Short Term Bond account. The expense ratios for these accounts ranged from 2.82 to 3% for 1995.

2. *CHART Program* is a personal asset diversification service which was introduced in May of 1993. The goal of this service is to design an asset class selection around the participant's risk comfort level and to maximize return. This service utilizes the Universal Annuity and specifically the American Odyssey's six asset class funds. Costs associated with this service include all costs associated with the Universal Annuity plus a one-time entry fee of $30 and a maximum net advisory fee of 1.25%. There are also break points for the advisory service depending upon the account size.

3. *Transamerica Co*Plan 2000* is a universal life insurance contract available for TDA and ORP. This is a two-phase plan which was introduced in September 1993.

Glossary of Terms

Annual Policy Fee–Fee assessed by an insurance company for administrative costs associated with printing the contract and mailing statements and confirmations. This is sometimes called a contract charge.

Banded interest rate–Rate of interest that is attached and credited to each deposit. The rate, when changed, constitutes a new band and the old band will continue to earn the rate through the guarantee period.

Contingent Deferred Sales Charge (CDSC)–Fee assessed from the date of purchase; can be a rolling charge or a non-rolling charge. This is as a back-end load.

Current Interest Rate–Rate of interest paid by an insurance company on deposits and accumulations in a fixed account. The current interest rate is usually higher than the minimum guaranteed rate.

Custodian charge–Fee assessed by a mutual fund for administrative costs associated with printing the contract and mailing statements and confirmations.

Dollar Cost Averaging–Systematic purchase of shares at a specified period of time each month. Shares purchased in this manner are typically less expensive over the long term.

Expense Risk–Cost paid by the holder of a variable annuity contract that guarantees all expenses associated with the contract will not increase for the life of that contract.

Investment Advisory Expenses–Fee assessed against a variable account or mutual fund for the cost of administering the fund, such as the investment advisor, overhead costs, research, and other expenses.

Load–Sales charges assessed for buying a product, usually discussed when purchasing certain types of mutual funds.

Minimum Guaranteed Rate–Contractually guaranteed minimum amount or floor interest rate paid on deposits and accumulations in a fixed account by an insurance company.

Mortality Expense–An insurance cost, unique to a variable annuity, that guarantees the greater of deposits or face value of the contract to the heirs at the participant's death.

No-Load–Denotes no front-end charges are assessed upon the purchase.

Non-Rolling Charge–Upon expiration of some specified contract anniversary, penalties will no longer be assessed on any deposit.

Portfolio interest rate–A stated rate of interest paid on a pool of money regardless of when the money is received.

Rolling Charge–Penalty assessed for early withdrawal based upon a contract period calculated for each deposit.

Stepped-up death benefit–An enhanced mortality feature under which an insurance company guarantees to pay the heirs a value greater than deposits.

Surrender Charges–Penalty charge assessed on contributions when the contract owner does not meet his obligations of time in the contract.

TEFRA–Tax Equity & Fiscal Responsibility Act of 1982.

12-b-1 charge–An ongoing expense paid to the investment professional by the investor.

Two-tier interest rates–A contract stating two rates of interest. If annuitized, the rate is A; if a cash option is elected, the rate is B. The A rate is always higher than the B rate.

Withdrawal Charges–Penalty charge assessed on contributions when the contract owner does not meet his obligations of time in the contract.

Table 17 — Variable Annuity Social Awareness and Gold Specialty Accounts

Company	Contract Name	Portfolio Name/Advisor	1995	1994	1993	1992	1991	Exp. R.
Aetna Life and Annuity Company	Group Retirement	Responsibly Investment Balanced/Calvert	28.17	(4.37)	7.38	5.78	14.95	0.81
American United Life	American Series TDA	Calvert Capital Accumulation	37.80	(11.00)	6.20	12.30	—	1.25
Annuity Investors Life	Commodore Nauticus	Socially Responsible Growth/Dreyfus	32.90	0.24	Oct-93	—	—	1.27
Diversified Investment Advisors	Div. Invest. Funds Group	Socially Responsible/Calvert	28.83	(4.19)	7.15	7.09	16.06	0.83
Great American Reserve	MaxiFlex	Socially Responsible Growth/Dreyfus	17.76	—	—	—	—	1.27
Great American Reserve	MaxiFlex	Gold and Natural Resources/Van Eck	7.97	—	—	—	—	0.96
Great American Reserve	Educator	Socially Responsible Growth/Dreyfus	17.49	—	—	—	—	1.27
Great American Reserve	Educator	Gold and Natural Resources/Van Eck	7.72	—	—	—	—	0.96
Lincoln National Life	Multi-Fund	Social Awareness	41.82	(0.81)	12.56	2.59	36.22	0.50
Nationwide Life	Best of America	Gold & Nat'l Resources/Van Eck	9.43	(6.15)	62.57	(5.46)	(4.27)	0.96
Nationwide Life	Best of America	Socially Responsible Growth/Dreyfus	32.70	0.06	—	—	—	1.27
Security Benefit Life	Variflex	Social Awareness Series	26.25	4.96	10.55	15.00	May-91	0.86
Travelers Insurance Company	Universal Annuity	Social Awareness	31.75	(3.83)	6.18	May-92	—	1.25
UNUM Life	Variable Annuity III	Socially Responsible/Calvert	28.24	(4.39)	6.72	6.33	15.02	0.83
VALIC	Portfolio Director	Social Awareness	37.57	(2.42)	6.84	2.31	26.63	0.57

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1995.

Table 18 — Variable Annuity Aggressive Growth Accounts

Company	Contract Name	Portfolio Name/Advisor	1995	1994	1993	1992	1991	Exp. R.
Aetna Life and Annuity Company	Group Retirement	American Small Cap/Alger	42.52	(5.23)	10.65	2.26	55.60	0.92
Aetna Life and Annuity Company	Group Retirement	Aggressive Growth/Janus Aspen	25.91	14.91	Sept-93	—	—	0.86
Allmerica Financial/SMA Life	ExecAnnuity Plus	Aggressive Growth	30.43	(3.69)	19.46	Aug-92	—	1.19
American United Life	American Series TDA	TCI Growth	29.50	(2.40)	8.93	(2.55)	40.16	0.99
Annuity Investors Life	Commodore Nauticus	Aggressive Growth/Janus Aspen	25.91	14.90	Sept-93	—	—	0.86
Diversified Investment Advisors	Div. Invest. Funds Group	Special Equity	40.01	(0.24)	19.38	1.90	45.03	0.85
The Equitable Life Assurance	EQUI-VEST	Aggressive	29.87	(5.03)	15.28	(4.37)	84.65	0.49
Great American Reserve	Maxiflex	Aggressive Growth/Janus	26.93	—	—	—	—	0.86
Great American Reserve	Educator	Aggressive Growth/Janus	26.64	—	—	—	—	0.86
IDS Life Insurance Company	Flex and EBA	Aggressive Growth/IDS	30.45	(7.24)	11.94	Jan-92	—	0.68
Lincoln National Life	Multi-Fund	Aggressive Growth	33.42	(12.85)	—	—	—	0.94
MetLife	Preference Plus	Aggressive Growth	27.93	(3.11)	21.09	9.00	64.38	0.81
Pioneer	Vision	Capital Growth	15.80	—	—	—	—	1.25
Security Benefit Life	Variflex	Emerging Growth Series	18.02	(6.23)	12.30	Oct-92	—	0.84
UNUM Life	Variable Annuity III	Small Cap/Dreyfus	27.85	6.47	66.31	69.25	156.65	0.83
VALIC	Portfolio Director	Small Cap Index	26.39	(4.30)	14.77	11.28	—	0.42
VALIC	Portfolio Director	Science and Technology	60.07	24.77	—	—	—	0.95
VALIC	Portfolio Director	Small Cap/Dreyfus	27.78	6.33	66.31	69.24	156.75	0.83

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1995.

A Conversation with Senator Bill Ratliff

Sen. Bill Ratliff

> **"*Most of the public believes that (tenure) is a featherbed. Once you get tenure, you're untouchable, you can just coast the rest of your life.*"**

[Editor's note: In the 1995 session of the Texas Legislature, public education underwent historic examination and a variety of significant "reforms." One of the chief architects of these changes was Sen. Bill Ratliff (R-Mount Pleasant), who until recently chaired the influential Senate Education Committee and who last month was named by Lt. Gov. Bob Bullock to chair the Senate Committee on Finance. Now it appears higher education is in for scrutiny, as the next regular session of the Texas Legislature approaches in January. First elected in 1989, Sen. Ratliff has twice consecutively been named one of the three best Senators in Texas Monthly*'s "Ten Best" issue. The* Dallas Morning News *also has consistently listed Sen. Ratliff in its slate of "Top Three." An engineer by profession, Bill Ratliff brings to the Capitol a unique approach to public policy. The interview was conducted in Sen. Ratliff's Austin office.]*

MESSENGER: We get the impression there is going to be a major re-examination of higher education in the next session.

RATLIFF: That's safe to say.

MESSENGER: Much of the discussion so far has centered on the university systems. To what degree do you plan to examine community colleges—particularly on the subject of tenure? (The majority of our members don't have tenure in the classic sense.) In looking at your proposals so far—including a "post-tenure review" in which two consecutive unsatisfactory evaluations by students and peers would constitute legal "cause" for dismissal—some of our faculty could actually be better protected with such a statewide mandate.

RATLIFF: Well, somebody asked me that question not long ago. Frankly, I don't think it's as critical for community colleges. But I imagine we would apply the same concept to them.

MESSENGER: So you envision a concept in which the state would authorize—or require—peer review and student evaluations?

RATLIFF: I'm going to guess that we would tell the Coordinating Board to establish procedures which would require evaluations by both those groups.

MESSENGER: Most of our teachers get evaluated by superiors. Would your idea replace such a procedure?

RATLIFF: Well, community colleges could do that also. The reason I didn't put superiors into the proposal was to avoid the horror of stifling academic freedom. I felt that each system should require peer and student reviews, and a less-than-satisfactory performance on those for two consecutive reviews would constitute cause. Then I felt there could be little justifiable criticism on the grounds of academic freedom. It's hard to believe that an administration could manage to co-opt both the students and the peers into giving a poor evaluation to someone who might merely be espousing unpopular views.

MESSENGER: Of course there are ways to stack the cards on peer and student evaluations.

RATLIFF: Well I suppose there are, but somebody is going to have to prove it to me that they can stack them on both.

MESSENGER: Most, if not all, community college teachers currently undergo student evaluations. Is there a great deal of concern among the general public over tenure?

RATLIFF: I think it's an underlying thing. Most of the public believes that it's a featherbed—that once professors get tenure, it is in essence a guaranteed, soft, nonthreatening existence until retirement. It's just "Do whatever you want to do for the rest of your life." I think that's the public perception. And I think, frankly, this view pervades pretty much in the Legislature. Once you get tenure, well, you're untouchable and you can become an eccentric, or irascible, or just coast the rest of your life.

MESSENGER: What do the prestigious universities have to say about this? Don't they use tenure as an incentive to get faculty to publish and do research?

RATLIFF: It's interesting. I had a meeting with some of the chancellors some time ago and I threw out the problem of tenure—but not the solution, or at least my perceived solution. One of the chancellors said, "Well, it's really not a problem. We can remove a bad professor. We have the authority to do that." And I said, "When was the last time you removed a tenured professor?" He thought for a minute. One of the other chancellors laughed and said, "Now be truthful about this!" None of them around the table could remember the last time they had removed a tenured professor. And he said, "Well, what we do is evaluate them and that evaluation is the basis for any merit increases in pay. And those who are not doing a good job just don't get any increase." And I said, "So not only do you not get rid of them, but you don't pay them any more, so they are even less likely to put themselves out, because now their attitude is, 'Well, they aren't paying me anything anyway, so what the heck.' So what you've got is a disgruntled professor."

MESSENGER: Often when teachers get negative evaluations, while the desire is supposedly to give them an incentive to do better, it simply poisons their relationship with colleagues and superiors.

RATLIFF: In any case, I think we are only talking about a small number. But it's bound to happen that someone

> *“What I would like to do is have the TAAS, perhaps two versions, then have the “rising junior” exam and do away with the TASP.”*

will say, “Well, I haven't gotten a raise in two or three years, so I'll go moonlight or do some private work and merely use this as the base of my income and blow it off.”

MESSENGER: Many of us have pretty good job security with “continuing” contracts and so on.

RATLIFF: Well, frankly, one of the options we discussed originally was to go to a “rolling” contract. But I felt many people would think it was too revolutionary.

MESSENGER: On many campuses, if a teacher were found unsatisfactory and dismissed, he or she would probably be replaced by a part-time instructor.

RATLIFF: Well, that's what's going to happen if we keep going on like we are now. The institutions have no incentive to go through the tenure process when they can get someone else.

MESSENGER: An experienced full-time teacher can be replaced with a platoon of part-time instructors at a fraction of the cost. Part-timers, when supervisors don't want them around any more, are simply told there is nothing available. They generally have few benefits—and no procedural rights at all.

RATLIFF: I don't know whether you've noticed it or not, and I'm not sure this applies to community colleges. But if you combine this with my recommendation regarding the funding formulas—that we actually pay more to institutions that have a full professor in the classroom—I think what we ought to do is give more reward for using the right people. But make sure they are the right people.

MESSENGER: At a community college, would that apply to full-time faculty as opposed to part-time?

RATLIFF: I haven't really tried to equate it to community colleges.

MESSENGER: It's a very different environment than a university.

RATLIFF: Right now the early drafts say something to the effect that the formula would pay more to the institution for a course taught by someone who is tenured or tenure-track, or a person whom the Coordinating Board has determined has a comparable stature in that discipline. If you bring a Nobel Prize winner into the classroom, then that institution ought to be rewarded.

MESSENGER: So a Ph.D. at a community college might be more profitable for a college for certain courses than someone with a master's degree?

RATLIFF: Well, this is very preliminary, but I believe what is happening now is that the college gets the same amount of money from the state for a graduate student teaching or a full professor. This encourages these institutions to use the graduate students. I want to discourage it and go the other direction, but it's hard to make a strong case for giving a lot more money for a full professor, if that full professor is coasting on tenure, or has no interest in teaching.

MESSENGER: Here's a more salient topic for Texas community colleges. You are familiar with the TASP program.

RATLIFF: Right.

MESSENGER: What's the future of remediation, TASP, TAAS, “rising junior” tests and all that?

RATLIFF: Well, first, it's my hope that by virtue of the TAAS test, by ratcheting it up to the point so that when a student who gets a diploma from high school, he or she has exhibited the ability to do the basic skills. I hope we can do away with the TASP. It doesn't mean we'd have to do away with remedial work. I think institutions probably ought to assess whether or not the students are capable of doing the work. One of the missions of community colleges in particular is to serve students who need special attention and get them prepared for upper-level work, whether it's a remedial course, or a credit course that is taught in another fashion which addresses the way they learn.

MESSENGER: A lot of the professionals in the program tell us that without the power of the state to compel remediation, that it would revert back to sink or swim. Since colleges, as you know, are paid for enrollments, there would be little help required for students.

RATLIFF: That could be, and I certainly don't know the answers. There has been a suggestion which has some merit—that there be two versions of TAAS, with one for the college-bound. This test, then, could determine whether remediation is needed.

MESSENGER: What of the returning student? Would there be an examination for a 40-year-old who gets laid off and wants to retrain?

RATLIFF: It has always troubled me that they have to do that. If such a person wants to come in and spend tuition dollars to take a shot, it always troubles me that they can't go out and do it because we make them jump through these hoops. I don't know. Frankly, I'd like to do away with TASP. But I also think that the public, more and more, is looking for accountability for tax dollars. We will always have this ongoing debate, particularly when we are trying to require the universities to accept articulation agreements. If we could do like Florida (where articulation was made automatic—courses will be accepted by any state institution) then I'd like to do it. But I don't think it will happen unless somehow we can show that these institutions are doing their job.

MESSENGER: Would a “rising junior” test still be likely?

RATLIFF: I don't know. It's still on my agenda. What I would like to do is have the TAAS, perhaps two versions—one for high school graduation and one for college-bound students—and then have the “rising junior” exam and do away with the TASP. The “rising junior” test could determine not only whether the student is ready for the next level, but also what kind of job the institutions are doing.

MESSENGER: There's not a whole lot of political support for TASP any more, is there?

RATLIFF: As a matter of fact, I probably stood in the way of watering down the program during the last session. What was advocated then was for TASP to be only a diagnostic tool rather than a means of keeping people from continuing their education. I don't know the answer to that. I wasn't involved in the creation of TASP.

MESSENGER: A lot of college presidents as well as racial minorities see it as a barrier to student access.

RATLIFF: I think you could say that the “rising junior” test would have the same criticism. But if you have a language barrier, or whatever the problem is, you had better be prepared at some point to start passing some tests. It seems to me that it's more reasonable to require them to be examined before they go on to upper level. I think there will be a strong push to weaken the TASP in any case.

MESSENGER: The numbers we see indicate that students who begin their education at community colleges do as well at universities, in terms of graduation rates, as those who start at universities. Are there complaints from universities about the so-called “product” from community colleges?

RATLIFF: Oh, I don't hear complaints about it. I know there are still some universities who don't automatically accept their course credits.

MESSENGER: A lot of that is turf, though, isn't it? The universities want their own departments to have the enrollments.

RATLIFF: But the excuse is that these students are not prepared.

MESSENGER: So the goal would be "seamless" articulation? This assumes, of course, that you can get people to agree on what the core curriculum is, which is going to be interesting to say the least. Everybody who teaches something is worried that it won't be on the list. But would the idea be helpful?

RATLIFF: Florida did it. I have forgotten how many course hours are included, but I think it's 36.

MESSENGER: Florida and Tennessee are states you have brought up a number of times. Are you impressed with what they have done?

RATLIFF: Parts. Florida has the mandatory articulation and "rising junior" test. I thought that made a lot of sense. They seem to have done it successfully, from what I hear.

MESSENGER: Their higher education system has similarities to ours. Texas and Florida are also similar demographically. As for Tennessee, doesn't that state have performance funding?

RATLIFF: They have tried to. The one piece of it that I liked requires every university to select a group of peer institutions of the same size and mission which can be compared for purposes of measurement. You shouldn't try to compare using a national average.

MESSENGER: On another subject, "distance learning" is of special concern to our members. The fear is that colleges will shoot for the lowest common denominator to boost enrollments for funding purposes. Where are we headed and what is the role of the Coordinating Board?

RATLIFF: I think all the restraints are going to come off. I don't see that it makes any sense for us to hamstring Texas institutions as to where they can beam in their distance learning if we've got people all over the United States beaming courses into Texas. By restricting them, we are simply putting our own institutions at a disadvantage.

MESSENGER: Assuming students are willing to pay out of state tuition.

RATLIFF: Well, I don't know if courses taken by distance learning are any higher than those taken here. I have no idea. I think what this means is that institutions are going to have to start selling the student on the value of their institution and their diploma, as opposed to the value of something elsewhere. They are not all the same.

MESSENGER: It seems that a lot of parents just want their offspring to pass. Hypothetically, if a college offered three hours of college algebra, and the sole requirement was a one-page essay on "What Algebra Means to Me," the student could simply get the credit, then transfer to the college from which he or she wanted to graduate. Colleges would accept the credit if they wanted the student to enroll for other courses.

RATLIFF: All the more reason for a "rising junior" test. If they do that kind of thing in the upper levels, it almost becomes a "buyer beware" situation.

MESSENGER: Well, it would be the same marketplace phenomenon that you have with the mail-order diplomas that are advertised in the newspapers. But the Southern Association of Colleges and Schools would be involved, and presumably the Coordinating Board as well. Is the "traffic cop" role of the Coordinating Board in terms of new programs and course offerings going to be reduced considerably?

RATLIFF: If I have my way it will. I didn't carry the day in the committee the other day, but I didn't do any pre-meeting lobbying. I do think the Board is far too involved in specific programs, not only at the university level, but at community colleges as well. I see no reason why the Coordinating Board should have to say whether both Northeast Texas Community College and Texarkana College can offer a course in accounting or auto mechanics. It doesn't make any sense. Those things have got to be market-driven. If the market is not there, they will lose money. I think when you get to doctorates, certainly, we cannot afford them all over the state. This probably applies as well to the Masters level.

MESSENGER: It was stated in the Legislature once that every school would like to have a College of Engineering as a boost to the local economy. Would you allow that to happen?

RATLIFF: I would allow them to start one up. But this is also a reason why I want all universities to be in a system which will have the responsibility to say whether to allow new programs. And if they have only five engineering students in a class, they are going to lose their shirt. They need to be market sensitive. If they have 30 students in a class, it proves there is a market demand.

MESSENGER: Does it follow, then, that the downward expansion of the handful of upper-level universities (including UT-Tyler in your district) should be allowed to offer the same courses as a local community college?

RATLIFF: Well, that's a different question. The basic mission of the upper-level institutions is different. That's part of what I have been fussing at the Coordinating Board about. They are so busy trying to determine whether Tarleton and A&M ought to offer certain agriculture courses, that they are not doing what they should be doing, which is looking at the broader scope of demand on higher education in Texas. Where is the demand? Where should the institutions be? Where should the major doctoral and research institutions be? What should be the mission of each institution within the broad structure? We can't afford for UT-Brownsville, UT-Pan American, A&M-Laredo, and A&M-Kingsville, to have as their goals to be major research institutions. That's not reasonable. Therefore, we need to designate which one of those locations should create a major research institution. Those are the things at all levels the Coordinating Board should be concentrating on.

MESSENGER: So if the local representative should introduce a bill authorizing the downward expansion of UT-Tyler, would you be against it?

RATLIFF: I have opposed it in the past on the grounds that when UT-Tyler was first passed in the Legislature, then-Senator Peyton McKnight told people that it would never expand. I don't know what the statute of limitations is on a deal. But I have taken the position in the past that I will not run roughshod over Tyler Junior College. I have also said I think UT-Tyler will become a four-year school. It may not be during my tenure in the Legislature, but I think it will happen, and I have told the people at TJC that they had better prepare for it. If a community college is hurt by a four-year school nearby, then Austin Community College, with something like 48,000 students, wouldn't be there alongside a major university.

MESSENGER: Well, the University of Texas at Austin is a highly selective institution, whereas UT-Tyler is less so. One can easily see a situation in which, if UT-Tyler wanted to offer certain courses, it would draw students away from TJC because a lot of those students would be over there anyway. Now on a pure efficiency basis in terms of state dollars, TJC's course would be less expensive than one at UT-Tyler. But it's a turf question. All this talk of rationality and accountability does little good in such situations.

RATLIFF: Well, the answer to your original question is that what I have advocated is that there should be no change in the basic mission or structure without going through the Coordinating Board. I want to avoid what has happened in other parts of the state.

> ***"I think all the restraints are going to come off. I don't think it makes sense for us to hamstring Texas institutions as to where they can beam their distance learning if we've got people beaming courses into Texas."***

A Golden Opportunity

Here are some of the ways TCCTA benefits its members…

REPRESENTATION

*As the only organization dedicated to serving community and technical college educators, TCCTA provides a strong, positive legislative program to represent **your** interests.*

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TCCTA compiles and publishes annually a comprehensive statewide analysis of faculty salaries and retirement programs.

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In difficult and sensitive cases, TCCTA provides valuable information on academic defense issues facing instructors in two-year colleges.

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Our annual convention is attended by thousands of your colleagues from across the state. The 1997 convention will be held in Austin, Feb. 20-22.

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TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION

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MESSENGER

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VOLUME XXVIII   DECEMBER 1996   NUMBER 2

SALARIES LAG BEHIND COST OF LIVING

Although the nation's inflation rate continues to hover near 3 percent, Texas community college faculty salaries failed again this year to keep pace with increases in the cost-of-living. Statewide, salaries rose less than 2 percent in most categories in 1996-97 over the preceding year. At several schools no increases in faculty salary schedules were reported, and any raises were limited to experience steps, or increments. Some schools did not provide even for the customary "step" increases.

This is the twentieth year that TCCTA has undertaken an extensive study of faculty salaries at the state's public community colleges. According to TCCTA State President Glenda Easter, 49 of the 50 districts participated in this year's study. (One public community college district, Texas Southmost College, is managed under a unique "partnership agreement" with the University of Texas at Brownsville. Faculty there are employees of the UT system.)

Valid studies of faculty salaries and realistic comparisons among the colleges become increasingly difficult as districts abandon traditional schedules showing experience steps and educational advancements in favor of salary "ranges" or "bands." Many schools report salaries actually paid to faculty in specific categories, but include in the reported amounts credit for previous years of teaching or work experience. Other colleges report salaries to include pay for promotions in rank or "merit" stipends, even though rank advancement and merit awards are not granted uniformly. These amounts are not included in the TCCTA study, because it is impossible to verify the amounts and, more importantly, because they do not permit credible comparisons.

Another problem which has developed in recent years is posed by colleges which have failed to provide for faculty to advance on the salary schedules. In past years, for example, a faculty member on "Step 5" of the salary table would be in the fifth consecutive year of service. In practices now followed at some colleges, however, a faculty member's step placement is no longer equivlaent to consecutive years of service.

Some faculty salary studies report "average budgeted salaries" without regard to experience or educational attainments. These studies give a distinct advantage to "older" colleges over the colleges formed within relatively recent years, since large numbers of veteran faculty members are placed at the higher end of the salary schedule, thus "loading" the study in favor of the long-established schools.

Wide Variations

An analysis of survey results points out wide differences in salaries offered among the state's community colleges. For example, a beginning teacher holding a Master's Degree will be paid as little as $21,630 at one college and as much as $31,900 at another—

(Continued on page 3)

FACULTY BUYING POWER CONTINUES TO TRAIL INFLATION

The table below shows the changes in purchasing power for Texas community college teachers with master's degrees during the first, sixth, eleventh, sixteenth, and twenty-first consecutive years of service. Data are based on an increase in the Consumer Price Index of 2.9 percent for 1996 over 1995. (* Salaries in sixteenth and twenty-first years are based on 30 graduate credit hours above master's degree.)

	State Average Salaries—Master's Degree		Percent Increase	Change in Purchasing Power
	1995-96	1996-97		
First Year	$27,226	$27,677	1.66%	- 1.24%
Sixth Year	30,296	30,645	1.15%	- 1.75%
Eleventh Year	33,005	33,476	1.43%	- 1.47%
Sixteenth Year	36,990*	37,468*	1.29%	- 1.61%
Twenty-first Year	38,795*	39,495*	1.80%	- 1.10%

ORP SUPPLEMENT PROVIDED BY 29 COMMUNITY COLLEGES

During the 1991 legislative session the state's contribution rate to employees' Optional Retirement Programs was reduced from 8.5 percent to 7.31 percent, effective Sept. 1, 1991. A rider in the general appropriations bill authorized colleges to use "local and other funds" to make up the 1.19 percent to bring the employer's contribution up to 8.5 percent. The 1993 legislative session left the contribution rate and authorization for supplemental payments in effect. In 1995, though, the Legislature technically lowered the state ORP contribution rate to 6 percent, while appropriating an additional 1.31 percent for *current* employees, in effect continuing the state rate at 7.31 percent. The Legislature also continued authorization for local institutions to supplement the state's rate by 1.19 percent—but *only* for employees hired before Sept. 1, 1995.

New employees electing to participate in ORP instead of the state's Teacher Retirement System receive employer contributions of 6 percent, and the law requires that new ORP enrollees be informed that future contributions "may fluctuate over time."

All of the state's four-year and upper-level colleges and universities (including the health science centers and medical schools) provide the 1.19 percent ORP supplement for eligible employees. All components of the Texas State Technical College System also provide the supplement. More than two-thirds of community college participants in ORP receive the 1.19 percent supplement from their colleges—5,992 of the eligible 8,583 employees in 1995. All told, in Fiscal Year 1995, universities, community colleges, and TSTC supplemented the ORP contributions for 34,434 employees—93 percent of ORP participants.

The following 29 community college districts pay the 1.19 percent ORP supplement for eligible employees:

Alamo Community College
†Alvin Community College
Angelina College
Austin Community College
Bee County College
Blinn College
Central Texas College

(Continued on page 3)

PRESIDENT'S MESSAGE

As we prepare for the association's fiftieth convention, I have been reflecting on this year's convention theme, "The Community College: A Golden Opportunity." The mission of community colleges has changed significantly through the years, but the defining feature of our institutions remains the same. Our schools provide academic and vocational opportunities to students from all walks of life at an affordable cost.

When I think of the lives I have touched as a teacher…the doors I have helped students to open…the new directions my students' lives have taken…the difference education has meant to them…it is difficult to calculate the impact our association's *total membership* has had on the people of Texas. It is breathtaking to think of the number of people who now enjoy successful careers because of our work. And it is encouraging to see the many ways we have enriched those who come through our open doors.

TCCTA is truly an association of people helping to shape the future of our state.

One of the great opportunities that community colleges offer me occurs when I am reminded that I am not only a teacher but also a learner. When one of my students achieves a breakthrough, enjoys one of those *"aha!"* moments and understands something for the first time, I have an opportunity to see through her eyes. And material which may have become stale to me is infused with excitement and I am reminded why I teach.

Of course, we have many *"aha!"* moments of our own. The opportunity to meet with colleagues each year at the TCCTA convention is a great chance to learn together. At these meetings we discuss ideas and trends in our various disciplines. We meet with publishers to see the latest textbooks and computer teaching aids. We learn how better to plan for retirement and how decisions in Austin may affect us.

The annual TCCTA convention is the only time faculty from every discipline in every two-year institution in the state meet to discuss issues of common concern. It is a "golden opportunity" to network with colleagues around the state and it is the best professional development bargain available.

Those of us who teach in community colleges are well aware of the challenges we face. Students come to us under-prepared for college-level work. Financial constraints hinder our efforts to provide the high quality education we desire for our students. Political forces—both within and beyond our institutions—demand that we provide more services with less money. And increasing demands on our time make it ever more difficult to stay abreast of the latest developments in our discipline.

That is why it is more important now than ever before to find ways to cooperate in our common endeavor. Your membership in TCCTA connects you to thousands of teachers across the state. It joins your voice with others as we provide testimony before the state legislature on issues which affect you directly and personally. Your membership enables work to be done which none of us could do alone.

In this issue of the *Messenger*, you will find valuable information on faculty salaries, retirement contributions, and the use of part-time instructors at two-year schools in Texas; you may read insightful—and candid—comments on ethics in education; you will learn about legislative efforts made by association leaders on your behalf. You will also find timely information about the TCCTA convention to be held in Austin, Feb. 20-22.

In these times of challenge, we need to be reminded of the tremendous value of teaching and the rewards teaching provides us. And we need to recognize a "golden opportunity" when we see one.

Our schools provide valuable opportunities to our students, to the communities in which they live, and to those of us who teach them.

Enjoy this new semester. And seize the many opportunities which come your way in the coming year.

Glenda H. Easter

SEMINAR IN SPAIN AND PORTUGAL ANNOUNCED

A professional development seminar has been arranged by the history department of the Houston Community College System's Central College. The focus of the seminar and tour will be culture, history, art, and society.

The ten-day tour will include guided excursions to Granada and the Alhambra; Tangiers; Seville; Lisbon; Sintra, Portugal; and other highlights. Meals will include a full breakfast daily, four dinners, and two lunches.

Participants will depart March 7, 1997, from the Houston Intercontinental Airport and return March 16. The all-inclusive price will be $1679. A completed registration form and payment of $1679 is required to secure a reservation. The registration period ends Jan. 31, 1997.

For a registration form or more information, contact David Wilcox at Area Code 713, 661-0035.

EDITORIAL POLICY

1. The *TCCTA Messenger* provides a forum for TCCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TCCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

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6. Manuscripts should be sent to: Chairperson, TCCTA Publications Committee, 901 MoPac Expressway South, Building I, Suite 410, Austin, Texas 78746-5747. Authors should retain copies of their manuscripts for their files.

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CHARLES BURNSIDE
Executive Director

25 COLLEGES PROVIDE ADDITIONAL BENEFITS

An important—and often overlooked—benefit provided employees at 19 Texas community colleges is Social Security coverage under the Federal Insurance Contributions Act (FICA). Employees at the remaining 31 public community college districts "elected" years ago not to participate in the Social Security program, when participation was optional for governmental entities covered by other pension plans, *e.g.*, the Texas Teacher Retirement System.

Old-age, survivors, and disability insurance is financed by a Social Security tax of 12.4 percent of compensation up to a wage base of $62,700 in 1996, increasing to $65,400 in 1997. One-half of the tax (6.2 percent) is withheld from each employee's pay, with the college contributing the remaining 6.2 percent. The Social Security tax for an employee earning $35,000 is $2,170. The benefit becomes a substantial budget item, both for colleges and for employees experiencing the reduction in take-home pay.

Based on reports from the schools, the following colleges provide Social Security coverage for their employees:

Alamo Community College
Blinn College
Del Mar College
Galveston College
Grayson County College
Howard College
Laredo Community College
Lee College
Odessa College
Panola College
Paris Junior College
South Plains College
South Texas Community College
Tarrant County Junior College
Temple Junior College
Texas Southmost College
Trinity Valley Community College
The Victoria College
Wharton County Junior College

At six colleges, employees participate in private pension plans in lieu of Social Security, with college contributions ranging from 3 percent to 8 percent. Those schools and the contribution rates are listed below:

Amarillo College (5.9%)
Central Texas College (7%, after one year)
Frank Phillips College (4%)
Midland College (7%)
Navarro College (8%)
Western Texas College (3%)

College contributions to Social Security and to other retirement plans besides the state's Teacher Retirement System and the Optional Retirement Program, while representing a significant financial commitment, are not factored in the salaries and rankings reported on pages 8-9 of this issue of the *Messenger*.

SALARIES FALL BEHIND INFLATION

(Continued from page 1)

a variation of more than 47 percent. The disparity continues after five years' experience, from a low of $26,022 to $33,441 (a 29 percent variation). In the eleventh year of work the difference persists: $28,400 to $39,488 (a 39 percent variation). After fifteen years, the differential is more than 37 percent, from a low salary of $30,400 to a high of $41,836. And after 20 years, the disparity continues, with salaries ranging from $31,400 to $45,062, a difference of 44 percent.

TCCTA leaders stress that comparisons such as these are not made without risks. Costs of living vary—sometimes significantly—from city to city. And, depending on one's personal preferences, the quality of life and the working environment of one location might well justify a substantial salary differential. The salary variations are significant, nonetheless; and with teacher shortages already existing in some fields and widely predicted in a number of other academic and technical disciplines within the decade, the colleges at the lower end of the salary schedule might find themselves hard pressed to recruit—and keep—well-qualified teachers. ☆

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TCCTA Resolutions Committee invites individual members and campus faculty organizations to submit suggestions for proposed resolutions to be submitted at the 1997 convention in Austin.

Suggestions should be received by Feb. 1, 1997, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for Feb. 20, 1997, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Mel Griffin, Chairperson
TCCTA Resolutions Committee
Northeast Texas Community College
P.O. Box 1307
Mount Pleasant, Texas 75456

Under federal law, all institutions are required to withhold Medicare taxes from employees' pay. The Medicare tax is 1.45 percent, matched by a 1.45 percent contribution by the employer.

Employees hired before April 1, 1986, and not covered by Social Security, are exempt from the Medicare tax. All employees hired since that date are covered by Medicare, regardless of their Social Security status. ☆

ORP CONTRIBUTION SUPPLEMENTED FOR 93% OF PARTICIPANTS

(Continued from page 1)

*College of the Mainland
Collin County Community College
Dallas County Community College
§Del Mar College
El Paso Community College
Galveston College
Hill College
*Laredo Community College
Lee College
†Navarro College
North Harris Montgomery Community College
Northeast Texas Community College
Panola College
San Jacinto College
South Texas Community College
Tarrant County Junior College
Texarkana College
Texas Southmost College
*Trinity Valley Community College
Tyler Junior College
The Victoria College
Wharton County Junior College

(*College of the Mainland, Laredo Community College, and Trinity Valley Community College pay the differential only for employees hired prior to Sept. 1, 1991.
†Alvin Community College and Navarro College pay the differential only for employees hired prior to Sept. 1, 1993.
§Del Mar College began paying the 1.19 percent differential Sept. 1, 1995 for employees hired prior to that date.)

The following 21 districts do not supplement the state's ORP contribution:

Amarillo College
Brazosport College
Cisco Junior College
Clarendon College
Frank Phillips College
Grayson County College
Houston Community College
Howard College
Kilgore College
McLennan Community College
Midland College
North Central Texas College
Odessa College
Paris Junior College
Ranger College
South Plains College
Southwest Texas Junior College
Temple Junior College
Vernon Regional Junior College
Weatherford College
Western Texas College

Legal questions regarding variations in state contribution rates for various "classes" of ORP participants were apparently resolved by an Attorney General's opinion issued last month. In the opinion letter, the Attorney General concluded that "[t]he legislature obviously intended to establish a 'grandfather' provision for employees who had received a higher…contribution during the 1994-95 biennium" than those who would become participants after that time. The opinion also stated that under Texas law " an ORP participant does not have a vested or contractual right to a…contribution of a certain amount beyond any one biennium, and any person contracting with an institution of higher education is deemed to be on notice of this limitation on its authority." The Attorney General also held that a college is "not authorized to contract to provide an employee with a …contribution of any fixed amount beyond the current biennium." ☆

Emphasis on Ethics in Education

BY
CHARLES BURNSIDE
TEXAS COMMUNITY COLLEGE
TEACHERS ASSOCIATION

> “
> *Professionals with whom we come in contact all our lives, from the obstetrician in the delivery room to the undertaker at the cemetery, have subscribed to codes of ethics.*
> ”

*[**Editor's note:** Following are remarks by Charles L. Burnside, executive director of the Texas Community College Teachers Association, at the TCCTA Conference for Faculty Leaders, held in Austin, September 28, 1996.]*

The conference planning subcommittee honored me by asking me to address this session on the assigned topic “Emphasis on Ethics in Education.” I salute the subcommittee on its recognition of the importance of ethics in our profession and I commend conference participants for your interest in the topic, evidenced by your willingness to remain for this closing session.

Let me open my remarks by delivering three important caveats:

First, the comments I make and the observations I share today are own. Nobody has read the text of my remarks; nobody has told me what to say; no one has asked me to address or avoid any topic. Specifically, my views should not be assumed to be the views of the planning subcommittee or of the association's executive committee. I have learned that one of the distinct advantages of advancing years (and there aren't *many* advantages to growing older!) is that I am frequently given a little more latitude and shown a little more respect than was the case in earlier years. I remember that when my father turned 70, the family became more tolerant of his colorful and often outrageous language because of his age. Now that he's an alert and relatively vigorous 91, we don't event attempt to restrain his speech. I rather agree with Mark Twain when he said, “Life would be infinitely happier if we could only be born at the age of 80 and gradually approach 18.”

The second caveat I mention is this: I want to declare at the very outset that nothing I will say this afternoon is directed toward anyone in this room. Moreover, nothing I will say is intended to reflect badly on anyone at any of your colleges. Any negative remarks I might make will refer only to individuals who are absent from today's meeting and to colleges which are not represented here.

And the third caveat I offer is this: I don't expect everyone to agree with every proposition I express or every suggestion I propose. Indeed, among enlightened persons, there is always room for disagreement. We see issues from different perspectives; we bring to the discussion different and unique experiences; we view circumstances in light of our own philosophies. So please don't think ill of yourself if you find yourself in disagreement with me. And similarly, please don't be unhappy with me if what I say isn't entirely consistent with what you happen to believe.

Let me begin by asking a couple of questions:

First, in your preparation to enter the profession of education, how many of you were *required* to take a college course—even a one-semester-credit-hour course—in ethics in education?

How many were *offered* such a course, as an elective, in your degree plan?

In preparing my thoughts for this talk, I made some inquiries among friends in a number of other professions.

Having worked my way through college as a clerk in law offices (and having many close and valued friends in the legal profession, not to mention a son in law school), I was aware, of course, that there is a lofty set of ethical standards, called “canons,” established for lawyers. Indeed, students of law are required to take a semester-length course on professional responsibilities and ethics. In that course the canons of the legal profession are presented in depth for aspiring lawyers. A finding of guilt of a violation of those canons can result in penalties, sanctions, even disbarment and the loss of the right to practice law.

A Victoria College classmate of mine some 40 years ago, and now my own family physician, confirmed that there are statements of ethics which physicians and others in the fields of medical science are expected to observe. Violations of those ethics are not taken lightly and carry varying degrees of sanctions and penalties.

Our veterinarian told me that under the state licensing law, veterinarians are required to subscribe to a code of ethics.

Likewise, nurses, psychologists, dentists, accountants, and morticians are required by law and/or by accrediting agencies to agree to practice their professions in conformity with formally adopted and clearly expressed codes of ethics.

Professionals with whom we come in contact literally all our lives—from the obstetrician in the delivery room to the undertaker at the cemetery—have subscribed to codes of ethics.

This is not to say, of course, that every single practitioner in these professional fields lives up to the standards articulated in their respective statements of ethical principles. The point I make is that for all these professions—and many others—there *do* exist written documents which set forth clear principles of ethical conduct. And violations of those codes constitute just cause for disciplinary action, including suspension or revocation of licenses and civil and criminal liability.

Let me ask another question: How many of you come from Texas community or technical colleges whose institutions' governing boards have formally adopted statements or codes of ethics for professional employees, including, specifically, for teachers?

How many of you have actually *read* the code of ethics adopted by your institution's governing board?

In the last session of the Texas Legislature, a law was passed *requiring* the board of regents or the board of trustees at every institution of higher education in the state—including your college—to adopt a code of ethics for its professional employees. Certification of compliance with this requirement to the Texas Higher Education Coordinating Board is a condition of each institution's receipt of state appropriations.

The Texas Community College Teachers Association adopted in 1977 a Code of Ethics for members of the association. As a matter of fact, under provisions of the TCCTA Bylaws, adherence to the TCCTA Code of Ethics is a condition of membership in the organization. A substantial number of Texas community colleges have adopted the TCCTA code as their own local codes of ethics. Incidentally, a TCCTA task force is presently reviewing the 1977 code with the thought of suggesting some slight revisions in style and content.

We all know, of course, that a printed document called "code of ethics" is not in and of itself a guarantee that persons supposedly governed by the code will always conduct themselves ethically. Indeed, in *every* profession—law, medicine, accountancy, even theology—there are those who disgrace the profession by making mockery of the ethical standards presumed to govern the practice and protect the clients.

Nevertheless, I contend that the codes of ethics have real value, for those statements set forth standards of conduct and behavior which practitioners are expected to observe. They provide benchmarks for evaluation and convincing arguments for action when violations occur.

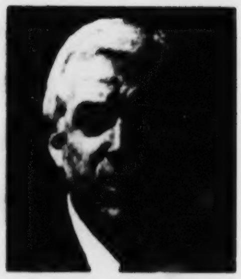
I want to say that I've been involved in education for more than 50 years. I was a public school student 12 years, a college student 5 years, a public school teacher 8 years, a college teacher 5 years, and I've served in my present position more than 23 years. By all means, the vast majority of the teachers I have known during those 53 years—as a student, as a professional colleague, and in this job—have been women and men of great ability and noble character and paragons of high ethical standards.

But surely we all most know of individuals whose conduct and actions have betrayed their high calling. We don't like to talk about it; it's painful; it's embarrassing. Our communities, our schools, our profession, and, worst of all, our students have suffered because of grossly inappropriate behavior by so-called "professional educators."

I *know* we would rather not discuss this issue. The discussion makes us uncomfortable. We're afraid we'll come across as being arrogantly self-righteous. We don't want to be seen as troublemakers. We are reluctant to criticize even the most unacceptable behavior. We've been suckered into the "I'm O.K., You're O.K." psychology; when the truth is everything…and everyone…is not always "O.K." There was an old fundamentalist preacher many years ago who would rant at his congregation at length for their iniquities, then soften his tirade by saying, "Excuse me, but you know it's true."

The vast majority of our community colleges have the good fortune to have talented, thoughtful, intelligent, public-spirited and civic-minded women and men serving in the all too often thankless positions of regents or trustees. But I have heard of a few board members who wouldn't know the meaning of the word *trustee*. They have violated carelessly the trust of the voters who elected them; they have disregarded blatantly the criteria of the accrediting association; they have engaged in a ridiculous level of micromanagement while abdicating some of their most vital responsibilities; they have betrayed knowingly the confidences of executive sessions; they have acted recklessly and maliciously to injure persons with whom they differed; they have adopted 500-page policy manuals which they never read and about whose contents that didn't have a clue; they have violated their oaths of office and abandoned their basic fiduciary responsibilities ; they have engaged in raw and petty politics to advance their own personal and political agendas. And all of this at enormous cost to the public perception of their positions of trust and the schools they claim to serve. I must repeat, the trustees I just described are very few in number, but they bring disrepute to their offices and inflict deep wounds which take years to heal. Trustees of that ilk make me inclined to agree with Mark Twain's observation that "[f]irst God made idiots; that was for practice. Then he made school boards." I'm glad that your college has not experienced the turmoil and sadness that this kind of board member can cause.

Similarly, the overwhelming majority of our community college administrators are women and men of great ability and even greater integrity; they lead their colleges with foresight and courage; by their own examples, they set high standards of ethical behavior and leave positive impressions both on their campuses and in their communities. But I have been told of college administrators who have violated the most fundamental principles of ethical conduct in carrying out their official responsibilities. They have failed to exercise their power and authority evenhandedly; they have withheld vital information from their governing boards; they have misrepresented intentionally the credentials and qualifications of persons they wanted to hire; they have refused repeatedly to hear the respectful appeals from subordinates; they have appointed individuals to positions of great responsibility on the basis of arbitrary standards; they have stubbornly refused to doubt,



Charles Burnside

> "*The vast majority of teachers I have known during these past 53 years have been women and men of great ability and noble character and paragons of high ethical standards.*"

even for a moment, their own infallibility; and they have failed utterly to measure up to the minimum expectations of personal deportment. This kind of administrator reminds me of another Mark Twain observation: "Concerning the difference between man and the jackass: some observers hold there isn't any. But this wrongs the jackass." How fortunate you are that your college has not experienced the disappointment and unrest and embarrassment that this kind of administrator can cause.

The great majority of our students are enrolled in our colleges because of their sincerely serious desire to acquire useful knowledge and enhance vital skills. They are eager learners, attentive listeners, and industrious workers. Their idealism is tempered by a healthy realism; their desire for scholastic success is accompanied by a willingness to *earn* their grades; they realize that academic achievements result from diligent and honest effort; they are consistently respectful both of their fellow-students and of their teachers and other college authorities. But I have heard of students who have little, if any, understanding of the meaning of hard work and diligent effort; they expect mediocre work to be rewarded with superior grades; they are fully informed concerning student rights but seem to have no understanding of student responsibilities; they display contempt or disrespect for their teachers—and their classmates—in their conduct and in their language; they expend impressive efforts and energy seeking ways to avoid work, even if those means involve scholastic dishonesty; they are not troubled if courses are characterized by diluted content and inflated grades; they seem to believe that the term *accountability* applies to everybody in the educational process except themselves. Students like those remind me of Mark Twain's remark that "[o]ften it does seem such a pity that Noah and his party didn't miss the boat." I'm glad for you that very few students of that sort have found their way to your college.

The overwhelming majority of our teachers are persons of irreproachable character; willingly they work long hours often under trying circumstances and facing major obstacles to carry out their professional responsibilities; they provide fine role models worthy of emulation by our own daughters and sons; they demonstrate outstanding competency in their respective disciplines; they inspire students to work hard, and they earn the profound respect of their students and their colleagues. But I have heard of teachers apparently incapable of spelling or defining *ethics*, much less adhering to the most basic ethical values. They have engaged in grossly unprofessional conduct; they have abused their positions of power over the students in their classes; they have refused to conform to clearly understood institutional policies, often hiding behind some vague questions of interpretation; they have misstated knowingly their own qualifications or those of others; they have refused to accept their fair share of professional responsibility beyond their own classroom; they haven't had a fresh thought to share with their students in years; they have flagrantly disregarded office hours; they have gone to their classes late, unkempt, and ill-prepared; they have converted college equipment, supplies, and time for the advancement of their own private businesses or personal affairs; abusing their positions they have engaged in shameful personal misconduct, injuring naive and vulnerable students, embarrassing professional colleagues, and bringing shame to their institutions. How glad I am that you have been spared the sorrow of working with that kind of faculty colleague.

As I said earlier, I realize that many of these thoughts are uncomfortable for us. I don't like expressing them any more than you enjoy hearing them. The truth is, we should all be squirming just a little bit. But remember, in each instance I stressed that the overwhelming majority of our trustees, administrators, students, and teachers are persons of high character, great ability, and deep commitment. The problem, of course, is that the others—the exceptions, while very few in number—are nevertheless destructive, annoying, and injurious to an alarming extent.

> "
>
> ***Be true***
>
> ***to the high standards***
>
> ***which attracted you***
>
> ***to our noble calling.***
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> "

I dare not let my talk end or this conference close on such a troubling note.

Most of you—almost all of you—are chosen, appointed, or elected leaders in our profession. You are the "cream of the crop." You enjoy the esteem and respect of colleagues on your own campuses and in many cases across the state. You did not accept your positions of leadership lightly. You serve—always at great sacrifice—because you have something to offer and you are willing to share your considerable talents to make a discernible difference in your communities, in our profession, in your schools, and, above all, in the lives of your students.

What, then, can we say? What can we do? How do we respond to breaches of ethical standards when they occur?

Well, we must acknowledge that in some cases, there is little—perhaps nothing—we can do immediately. But by the examples of our lives—by our words and actions—we can make a real difference. For starters, we can do the right thing ourselves. Mark Twain said, "Always do the right thing: this will gratify some people and astonish the rest." And we can exert influence on others to do the right thing. Twain also said (and this is my last Mark Twain quote today), "To do good is noble; but to teach others to do good is nobler, and less trouble."

I believe that it is usually possible to determine what is the "right thing" to do—not always, perhaps, but almost always. Old-fashioned common sense is always helpful. I've found it helpful, also, to try reversing roles. How would I want to be treated if our positions were reversed? My political idol Sam Rayburn used to say when he faced confounding dilemmas, "A little applied Christianity wouldn't hurt." Try practicing the Golden Rule. Put yourself in the other person's place and ask how you would hope to be treated under the circumstances.

Finally, be true to the high standards which attracted you to our noble calling. You will deserve, you will earn, and you will receive the profound respect of those you lead.

Almost 50 years ago I learned a little poem that provides a fitting summary to what I've tried to say this afternoon.

I have to live with myself, and so
I want to be fit for myself to know.
I want to be able, as days go by,
Always to look myself straight in the eye.
I don't want to stand with the setting sun
And hate myself for the things I have done.

I don't want to keep on a closet shelf
A lot of secrets about myself,
And fool myself, as I come and go,
Into thinking nobody else will know
The kind of man I really am.
I don't want to dress up myself in sham.

I want to go out with my head erect.
I want to deserve all men's respect.
But here in the struggle for fame and pelf
I want to be able to like myself.
I don't want to look at myself and know
That I'm bluster and bluff and empty show.

I can never hide myself from me.
I see what others may never see.
I know what others may never know.
I never can fool myself, and so
Whatever happens, I want to be
Self-respecting and conscience-free.*

Well, the poem was a little hokey, I guess. Maybe Shakespeare said it better: "And this above all: to thine own self be true, and it must follow as the night the day, Thou canst not then be false to any man." ☆

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* "Myself," by Edgar A. Guest, *Best-Loved Poems of the American People*, Garden City, N.Y.: Doubleday & Company, 1936, p. 91.

TASK FORCE REVIEWS TCCTA POSITION STATEMENTS AND CODE OF ETHICS

Last May, TCCTA State President Glenda Easter appointed a special *ad hoc* task force, charged with the responsibility of reviewing and recommending changes in the association's various position statements and in the Code of Professional Ethics. The Code of Ethics, first adopted by the association in 1977, currently serves as the official code of ethics at many community colleges in Texas and has served as a model for faculty organizations in other states. Under provisions of the organization's bylaws, adherence to the Code of Ethics is a condition of membership in the association.

The task force recommended changes in the code reflected in the text below. The changes include statements on major issues which have arisen since the original code was adopted as well as the use of more contemporary language. Changes suggested by the task force were presented for consideration by the TCCTA Professional Development Committee and were endorsed unanimously by the association's Executive Committee.

The revised Code of Ethics will be presented for consideration and possible approval during the general session of this year's TCCTA convention in Austin.

The task force is continuing its work on revising and updating the association's several position statements on various issues. The revised position statements will be considered during the 1998 convention.

Chair of the *ad hoc* task force is Scott Nelson, Kingwood College. Other members are Jerry Henson, Eastfield College; Danita McAnally, Amarillo College; and Richard Lancaster, Western Texas College.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION

CODE OF PROFESSIONAL ETHICS

(WITH PROPOSED REVISIONS)

Professional Educators affirm the inherent worth and dignity of all persons and the right of all persons to learn. Learning best occurs in an environment devoted to the pursuit of truth, excellence, and liberty. These flourish where both freedom and responsibility are esteemed.

In order to express more adequately the affirmation of our professional responsibilities, we, the members of the Texas Community College Teachers Association, do adopt, and hold ourselves and each other subject to, the following Code of Professional Ethics:

The Professional Educator shall treat all persons with respect, dignity, and justice, discriminating against no one on any arbitrary basis such as ethnicity, creed, gender, disability, or age.

The Professional Educator shall strive to help each student realize his or her full potential as a learner and as a human being.

The Professional Educator shall by example and action encourage and defend the unfettered pursuit of truth by both colleagues* and students, supporting the free exchange of ideas, observing the highest standards of academic honesty and integrity, and seeking always an attitude of scholarly objectivity and tolerance of other viewpoints.

The Professional Educator shall work to enhance cooperation and collegiality among students, faculty, administrators, and other personnel.

The Professional Educator shall recognize and preserve the confidential nature of professional relationships, neither disclosing nor encouraging the disclosure of information or rumor which might damage or embarrass or violate the privacy of any other person.

The Professional Educator shall maintain competence through continued professional development, shall demonstrate that competence through consistently adequate preparation and performance, and shall seek to enhance that competence by accepting and appropriating constructive criticism and evaluation.

The Professional Educator shall make the most judicious and effective use of the college's time and resources.

The Professional Educator shall fulfill the employment agreement both in spirit and in fact, shall give reasonable notice upon resignation, and shall neither accept tasks for which he or she is not qualified nor assign tasks to unqualified persons.

The Professional Educator shall support the goals and ideals of the college and shall act in public and private affairs in such a manner as to bring credit to the college.

The Professional Educator shall not engage in sexual harassment of students or colleagues and shall adhere to the college's policy on sexual conduct.

The Professional Educator shall observe the stated policies and procedures of the college, reserving the right to seek revision in a judicious and appropriate manner.

The Professional Educator shall participate in the governance of the college by accepting a fair share of committee and institutional responsibilities.

The Professional Educator shall support the right of all colleagues to academic freedom and due process and defend and assist a professional colleague accused of wrongdoing, incompetence, or other serious offense so long as the colleague's innocence may reasonably be maintained.

The Professional Educator shall not support a colleague whose persistently unethical conduct or professional incompetence has been demonstrated through due process.

The Professional Educator shall accept all rights and responsibilities of citizenship, always avoiding use of the privileges of his or her public position for private or partisan advantage.

*In this Code the term "colleague" refers to all persons employed by colleges in the educational enterprise.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION

SURVEY OF FACULTY SALARIES — TEXAS PUBLIC COMMUNITY JUNIOR COLLEGES — 1996–97

(SOURCE: Institutional responses to TCCTA questionnaire and official salary schedules)

BASE SALARY — NINE - MONTH CONTRACT

BEGINNING SALARY (First Year of Service — No "Step" Increases)

COLLEGE DISTRICT	CERTIFICATE (Minimum Work Experience)	Rank (1 to 39)	BACHELOR'S DEGREE (Minimum Work Experience)	Rank (1 to 48)	MASTER'S DEGREE (No Prior Teaching Experience)	Rank (1 to 49)	DOCTORATE (No Prior Teaching Experience)	Rank (1 to 49)
Alamo Community College District	24,452	25	25,452	29	28,152	25	33,552	11
Alvin Community College	—		24,494	36	27,259	29	32,011	29
Amarillo College	—		24,649	34	26,734	33	32,210	24
Angelina College	27,028	10	29,028	3	29,028	16	33,576	10
Austin Community College	28,036	8	28,036	10	28,990	17	35,430	4
Bee County College	18,471	39	20,946	48	25,542	41	31,233	33
Blinn College	—		25,300	31	29,300	13	33,475	12
Brazosport College	26,500	13	26,500	19	26,500	35	26,500	49
Central Texas College	22,845	32	25,261	32	28,776	21	31,193	34
Cisco Junior College	—		24,896	33	25,574	39	28,964	41
Clarendon College	—		22,400	46	26,400	36	28,400	43
College of the Mainland	—		—		28,642	22	34,014	8
Collin Co. Comm College District	27,000	11	27,000	16	27,000	30	30,240	37
Dallas Co. Comm College District	31,900	1	31,900	1	31,900	1	36,928	1
Del Mar College	28,090	7	28,090	9	29,910	6	34,550	6
El Paso Community College	25,928	18	26,606	17	28,239	24	32,526	22
Frank Phillips College	23,500	27	24,500	35	27,000	30	30,500	36
Galveston College	21,686	36	26,529	18	29,218	14	32,928	16
Grayson County College	27,871	9	27,871	12	28,371	23	32,572	20
Hill College	25,509	22	25,509	28	26,819	32	32,112	26
Houston Community College System	25,911	19	25,911	23	29,385	12	32,778	17
Howard College	22,659	33	22,659	45	24,633	46	29,895	39
Kilgore College	22,959	31	23,634	40	24,534	47	27,234	47
Laredo Community College	25,689	20	25,689	24	27,950	27	32,027	28
Lee College	28,321	6	28,321	7	30,426	3	34,557	5
McLennan Community College	26,411	14	26,411	20	29,910	6	36,267	2
Midland College	28,800	3	28,800	4	28,800	20	32,157	25
Navarro College	20,301	38	22,903	44	28,109	26	31,753	32
North Central Texas College	24,100	26	25,600	26	25,600	38	27,600	46
N. Harris Montgomery Comm. Coll.	28,560	5	28,560	6	29,560	9	34,060	7
Northeast Texas Community College	—		27,311	14	28,890	19	33,322	14
Odessa College	29,100	2	29,100	2	29,100	15	32,700	19
Panola College	22,250	35	23,750	38	25,250	43	30,050	38
Paris Junior College	23,265	29	23,265	41	25,124	44	27,611	45
Ranger College	20,600	37	21,115	47	21,630	49	26,780	48
San Jacinto Junior College District	28,742	4	28,742	5	28,967	18	31,967	30
South Plains College	23,400	28	25,400	30	26,400	36	28,400	43
South Texas Community College	25,000	23	25,689	24	27,666	28	31,843	31
Southwest Texas Junior College	—		27,197	15	29,456	11	32,523	23
Tarrant Co. Junior College District	—		23,700	39	30,000	5	33,000	15
Temple College	26,350	15	26,350	21	29,650	8	36,250	3
Texarkana College	26,227	16	27,987	11	29,492	10	34,012	9
Trinity Valley Community College	26,009	17	26,009	22	26,682	34	32,739	18
Tyler Junior College	23,000	30	23,000	43	23,000	48	28,600	42
Vernon Regional Junior College	22,302	34	23,260	42	24,853	45	29,184	40
The Victoria College	24,463	24	27,521	13	30,579	2	32,567	21
Weatherford College	26,710	12	28,274	8	30,266	4	33,396	13
Western Texas College	—		24,069	37	25,377	42	30,876	35
Wharton County Junior College	25,550	21	25,550	27	25,550	40	32,050	27
AVERAGE SALARY	*25,269*		*25,849*		*27,677*		*31,819*	
MEDIAN SALARY	*25,689*		*25,689*		*28,152*		*32,157*	

AFTER FIVE CONSECUTIVE YEARS (Sixth Year of Service)

COLLEGE DISTRICT	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 21)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 26)	MASTER'S DEGREE (No Credit Hours Earned Toward Doctorate)	Rank (1 to 28)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 28)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	—		28,396	15	31,601	11	37,109	6
Amarillo College	—		27,679*	20	29,764*	20	35,240*	18
Angelina College	—		—		31,908	10	36,516	9
Austin Community College	31,260	4	31,260	4	32,213	7	38,653	3
Bee County College	Salaries cannot be determined from current salary schedule							
Blinn College	Salaries cannot be determined from current salary schedule							
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	25,050	20	28,011	19	32,076	8	35,588	15
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		23,400	26	27,400	26	29,400	28
College of the Mainland	—		—		31,506	13	37,415	5
Collin Co. Comm College District	32,750	1	32,750	1	32,750	6	35,750	14
Dallas Co. Comm College District	Salaries cannot be determined from current salary schedule							
Del Mar College	30,590*	6	30,590*	6	33,410*	2	37,050*	7
El Paso Community College	28,627	11	29,376	12	31,178	16	35,930	12
Frank Phillips College	College does not use a salary schedule							
Galveston College	Salaries cannot be determined from current salary schedule							
Grayson County College	30,321	7	30,321	8	30,821	17	35,437	16
Hill College	Salaries cannot be determined from current salary schedule							
Houston Community College System	Salaries cannot be determined from current salary schedule							
Howard College	25,219	19	25,219	25	27,192	27	32,454	23
Kilgore College	26,334	16	27,009	21	27,909	24	30,609	26
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	31,634	2	31,634	2	33,441	1	37,572	4
McLennan Community College	29,891	8	29,891	9	33,390	3	39,747	2
Midland College	31,252	5	31,252	5	31,252	15	35,420	17
Navarro College	No fixed schedule; no automatic increases							
North Central Texas College	No fixed schedule; no automatic increases							
N. Harris Montgomery Comm. Coll.	Salaries cannot be determined from current salary schedule							
Northeast Texas Community College	—		29,842	10	31,421	14	35,853	13
Odessa College	31,600	3	31,600	3	31,600	12	36,250	11
Panola College	24,500	21	26,000	24	27,500	25	32,300	25
Paris Junior College	26,104	17	26,104	22	27,963	23	30,450	27
Ranger College	No fixed schedule; no automatic increases							
San Jacinto Junior College District	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
South Texas Community College	27,825	14	28,289	16	30,466	19	34,893	20
Southwest Texas Junior College	—		28,457	14	32,876	5	36,370	10
Tarrant Co. Junior College District	Salaries cannot be determined from current salary schedule							
Temple College	28,795	9	28,795	13	30,699	18	40,015	1
Texarkana College	28,742	10	30,492	7	32,000	9	36,518	8
Trinity Valley Community College	28,034	13	28,034	18	28,707	21	34,764	21
Tyler Junior College	26,022	18	26,022	23	26,022	28	32,358	24
Vernon Regional Junior College	No fixed schedule; no automatic increases							
The Victoria College	26,354	15	29,648	11	32,942	4	35,084	19
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	28,050	12	28,050	17	28,050	22	34,550	22
AVERAGE SALARY	*28,522*		*28,774*		*30,645*		*35,332*	
MEDIAN SALARY	*28,627*		*28,626*		*31,337*		*35,669*	

AFTER TEN CONSECUTIVE YEARS (Eleventh Year of Service)

COLLEGE DISTRICT	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 21)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 25)	MASTER'S DEGREE (No Credit Hours Earned Toward Doctorate)	Rank (1 to 28)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 28)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	—		32,919	7	36,634	3	43,020	3
Amarillo College	—		29,863*	18	32,494*	19	38,270*	18
Angelina College	—		—		34,788	9	39,456	13
Austin Community College	34,483	3	34,483	3	35,436	7	41,876	4
Bee County College	Salaries cannot be determined from current salary schedule							
Blinn College	Salaries cannot be determined from current salary schedule							
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	27,255	20	30,761	13	35,376	8	39,983	10
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		24,400	25	28,400	28	30,400	28
College of the Mainland	—		—		34,657	11	41,157	6
Collin Co. Comm College District	39,488	1	39,488	1	39,488	1	43,087	2
Dallas Co. Comm College District	Salaries cannot be determined from current salary schedule							
Del Mar College	33,090*	6	33,090*	6	35,910*	5	39,550*	12
El Paso Community College	31,608	8	32,433	9	34,424	12	39,671	11
Frank Phillips College	College does not use a salary schedule							
Galveston College	Salaries cannot be determined from current salary schedule							
Grayson County College	32,833	7	32,833	8	33,333	17	38,609	16
Hill College	Salaries cannot be determined from current salary schedule							
Houston Community College System	Salaries cannot be determined from current salary schedule							
Howard College	27,778	19	27,778	24	29,751	25	35,013	24
Kilgore College	29,707	14	30,384	16	31,284	21	33,984	27
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	34,649	2	34,649	2	36,676	2	40,807	7
McLennan Community College	30,587	11	30,587	14	34,086	14	43,227	1
Midland College	33,723	5	33,723	4	33,723	16	38,715	15
Navarro College	No fixed schedule; no automatic increases							
North Central Texas College	No fixed schedule; no automatic increases							
N. Harris Montgomery Comm. Coll.	Salaries cannot be determined from current salary schedule							
Northeast Texas Community College	—		32,374	10	33,953	15	38,384	17
Odessa College	34,100	4	34,100	1	34,100	13	40,000	9
Panola College	26,750	21	28,250	23	29,750	26	34,550	25
Paris Junior College	29,646	15	29,646	19	31,505	20	33,993	26
Ranger College	No fixed schedule; no automatic increases							
San Jacinto Junior College District	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
South Texas Community College	30,650	10	30,889	12	33,266	18	37,943	19
Southwest Texas Junior College	—		28,457§	22	36,296§	4	40,217§	8
Tarrant Co. Junior College District	Salaries cannot be determined from current salary schedule							
Temple College	29,122	17	29,122	21	31,026	22	41,652	5
Texarkana College	31,499	9	33,256	5	34,764	10	39,280	14
Trinity Valley Community College	30,059	13	30,059	17	30,732	23	36,789	22
Tyler Junior College	29,443	16	29,443	20	29,443	27	36,610	23
Vernon Regional Junior College	No fixed schedule; no automatic increases							
The Victoria College	28,391	18	31,939	11	35,488	6	37,795	20
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	30,550	12	30,550	15	30,550	24	37,050	21
AVERAGE SALARY	*31,210*		*31,364*		*33,476*		*38,610*	
MEDIAN SALARY	*30,587*		*30,761*		*34,020*		*38,998*	

AFTER FIFTEEN CONSECUTIVE YEARS (Sixteenth Year of Service)

COLLEGE DISTRICT	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 20)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Degree)	Rank (1 to 24)	MASTER'S DEGREE PLUS 30 GRADUATE CREDIT HOURS	Rank (1 to 26)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 26)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	—		35,633	7	41,836	1	46,566	2
Amarillo College	—		30,287*	18	36,034*	17	41,300*	15
Angelina College	—		—		38,880	11	42,396	12
Austin Community College	37,706	2	37,706	2	40,664	4	45,100	4
Bee County College	Salaries cannot be determined from current salary schedule							
Blinn College	Salaries cannot be determined from current salary schedule							
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	29,460	15	33,511	12	39,830	6	44,378	5
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		25,400	24	30,400	26	31,400	26
College of the Mainland	—		—		38,122	12	45,273	3
Collin Co. Comm College District	College opened in 1985							
Dallas Co. Comm College District	Salaries cannot be determined from current salary schedule							
Del Mar College	35,590*	6	35,590*	8	39,730*	7	42,050*	13
El Paso Community College	34,898	7	35,809	6	39,897	5	43,799	7
Frank Phillips College	College does not use a salary schedule							
Galveston College	Salaries cannot be determined from current salary schedule							
Grayson County College	35,817	5	35,817	5	39,284	9	42,826	11
Hill College	Salaries cannot be determined from current salary schedule							
Houston Community College System	Salaries cannot be determined from current salary schedule							
Howard College	28,801	19	28,801	22	34,085	23	37,572	22
Kilgore College	33,084	8	33,759	11	35,539	19	37,359	23
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	38,028	1	38,028	1	41,307	2	44,186	6
McLennan Community College	30,587	13	30,587	16	40,830	3	46,707	1
Midland College	36,194	3	36,194	3	37,478	15	42,009	14
Navarro College	No fixed schedule; no automatic increases							
North Central Texas College	No fixed schedule; no automatic increases							
N. Harris Montgomery Comm. Coll.	Salaries cannot be determined from current salary schedule							
Northeast Texas Community College	College opened in 1985							
Odessa College	36,100	4	36,100	4	37,300	16	43,750	8
Panola College	29,000	18	30,500	17	33,800	24	36,800	24
Paris Junior College	29,646	18	29,646	19	33,465	25	35,802	25
Ranger College	No fixed schedule; no automatic increases							
San Jacinto Junior College District	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
South Texas Community College	32,200	11	32,389	14	38,037	13	40,993	17
Southwest Texas Junior College	—		28,457§	23	39,611§	8	43,304§	9
Tarrant Co. Junior College District	Salaries cannot be determined from current salary schedule							
Temple College	29,122	17	29,122	21	35,242	21	43,289	10
Texarkana College	33,003	10	34,764	9	37,651	14	40,788	18
Trinity Valley Community College	32,084	12	32,084	15	34,776	22	38,814	21
Tyler Junior College	29,443	16	29,443	20	35,627	18	41,241	16
Vernon Regional Junior College	No fixed schedule; no automatic increases							
The Victoria College	28,391	20	34,408	10	39,187	10	40,716	19
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	33,050	9	33,050	13	35,550	20	39,550	20
AVERAGE SALARY	*32,610*		*32,795*		*37,468*		*41,460*	
MEDIAN SALARY	*32,602*		*33,281*		*37,844*		*42,030*	

AFTER TWENTY CONSECUTIVE YEARS (Twenty-first Year of Service)

COLLEGE DISTRICT	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 20)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 24)	MASTER'S DEGREE PLUS 30 GRADUATE CREDIT HOURS	Rank (1 to 26)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 26)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	—		36,633	8	42,836	5	47,566	7
Amarillo College	—		30,287*	18	36,246*	21	44,330*	15
Angelina College	—		—		40,608	12	45,336	12
Austin Community College	40,930	2	40,930	2	43,888	3	48,323	5
Bee County College	Salaries cannot be determined from current salary schedule							
Blinn College	Salaries cannot be determined from current salary schedule							
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	29,460	15	36,261	9	43,405	4	48,773	3
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		26,400	24	31,400	26	32,400	26
College of the Mainland	—		—		41,935	9	49,800	1
Collin Co. Comm College District	College opened in 1985							
Dallas Co. Comm College District	Salaries cannot be determined from current salary schedule							
Del Mar College	35,590*	8	35,590*	10	39,730*	14	42,050*	19
El Paso Community College	38,531	4	39,536	3	44,050	2	48,358	4
Frank Phillips College	College does not use a salary schedule							
Galveston College	Salaries cannot be determined from current salary schedule							
Grayson County College	38,074	6	38,074	6	42,028	8	45,949	11
Hill College	Salaries cannot be determined from current salary schedule							
Houston Community College System	Salaries cannot be determined from current salary schedule							
Howard College	28,801	19	28,801	22	35,600	23	40,132	23
Kilgore College	36,459	7	37,134	7	38,934	17	40,734	22
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	41,555	1	41,555	1	45,062	1	47,941	6
McLennan Community College	30,587	13	30,587	17	40,830	11	48,795	2
Midland College	38,666	3	38,666	4	39,949	13	45,305	13
Navarro College	No fixed schedule; no automatic increases							
North Central Texas College	No fixed schedule; no automatic increases							
N. Harris Montgomery Comm. Coll.	Salaries cannot be determined from current salary schedule							
Northeast Texas Community College	College opened in 1985							
Odessa College	38,100	5	38,100	5	39,300	15	47,500	8
Panola College	29,450	16	31,850	16	36,050	22	39,050	24
Paris Junior College	29,646	14	29,646	19	33,465	25	36,782	25
Ranger College	No fixed schedule; no automatic increases							
San Jacinto Junior College District	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
South Texas Community College	33,750	11	33,889	15	40,937	10	44,043	16
Southwest Texas Junior College	—		28,457§	23	42,301§	6	46,391§	10
Tarrant Co. Junior College District	Salaries cannot be determined from current salary schedule							
Temple College	29,122	18	29,122	21	35,569	24	44,926	14
Texarkana College	33,003	12	35,515	12	39,157	16	42,291	18
Trinity Valley Community College	34,109	10	34,109	14	36,801	19	40,839	21
Tyler Junior College	29,443	17	29,443	20	36,518	20	46,864	9
Vernon Regional Junior College	No fixed schedule; no automatic increases							
The Victoria College	28,391	20	34,408	13	42,215	7	43,863	17
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	35,550	9	35,550	11	38,050	18	42,050	19
AVERAGE SALARY	*33,961*		*34,189*		*39,495*		*44,246*	
MEDIAN SALARY	*33,930*		*34,962*		*39,840*		*45,116*	

NOTES
- * Reported salaries do not include compensation for advancement in academic ranking. Amarillo College ($750 for Assistant Professor, $1,150 for Associate Professor, and $1,800 for Professor); Del Mar College ($1,800 for Assistant Professor, $4,200 for Associate Professor, and $8,200 for Professor).
- § Southwest Texas Junior College: Assumes six graduate credit hours earned during past five years.

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Employer Phone Number ____________________

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COMPENSATION AND UTILIZATION OF PART-TIME INSTRUCTORS
TEXAS PUBLIC COMMUNITY JUNIOR COLLEGES
1995-96 and 1996-97

(Source: Institutional responses to TCCTA questionnaire)

Compensation for part-time instructor teaching one 3-semester hour course in U. S. History (assuming instructor holds Master's Degree with no hours toward doctorate and is in the first year as a part-time faculty member)

College District	*Compensation for One Three-Hour Course*		*1996-97 Rank (1-48)*	*Percent Increase 1996-97 Over 1995-96*	*Additional Pay for Advanced Hours or Degrees*	*Additional Pay for Teaching Experience*	*Number of Full-Time Faculty*	*Number of Part-Time Faculty*	*Percent of Sections Taught By Part-Time Faculty*
	1995-96	*1996-97*							
Alamo Community College District	$1,705	$1,756	4	2.99%	Yes	No	786	1,097	30%
Alvin Community College	1,200	1,200	21	—	No	No	87	140	25%
Amarillo College	1,125	1,125	31	—	Yes	Yes	224	227	29%
Angelina College	1,404	1,404	11	—	No	No	87	142	31%
Austin Community College	1,572	1,590	7	1.15%	Yes	Yes	294	1,278	63%
Bee County College	1,200	1,200	22	—	No	No	92	77	22%
Blinn College	2,055	2,055	1	—	Yes	Yes	142	246	50%
Brazosport College	1,200	1,200	23	—	No	No	57	109	35%
Central Texas College	1,175	1,200	24	2.12%	Yes	No	125	307	52%
Cisco Junior College	900	960	43	6.67%	No	No	62	89	32%
Clarendon College	900	900	46	—	No	No	23	43	27%
College of the Mainland	1,152	1,152	30	—	Yes	Yes	85	137	33%
Collin County Community College	1,200	1,200	25	—	No	No	150	365	50%
Dallas County Comm. College District	1,279	1,324	16	3.52%	No	No	626	2,297	67%
Del Mar College	1,804	1,804	2	—	Yes	No	286	221	23%
El Paso Community College	1,800	1,800	3	—	No	No	332	972	56%
Frank Phillips College	900	1,050	36	16.67%	No	No	27	31	36%
Galveston College	1,272	1,308	17	2.83%	No	No	49	63	30%
Grayson County College	1,090	1,090	33	—	No	No	97	175	28%
Hill College	1,000	1,000	38	—	No	No	68	60	35%
Houston Community College	1,302	1,332	15	2.30%	Yes	No	587	1,802	50%
Howard College	828	828	48	—	No	No	87	94	36%
Kilgore College	1,200	1,200	26	—	Yes	No	163	56	11%
Laredo Community College	1,395	1,395	12	—	No	No	185	128	17%
Lee College	1,507	1,507	8	—	No	No	156	177	31%
McLennan Community College	1,620	1,620	6	—	Yes	No	164	114	18%
Midland College	1,060	1,350	13	27.36%	No	No	84	149	33%
Navarro College	1,200	1,200	27	—	No	No	81	125	29%
North Central Texas College	930	930	44	—	No	Yes	80	145	40%
North Harris Montgomery Comm. College	1,338	1,338	14	—	Yes	Yes	350	700	44%
Northeast Texas Community College	900	900	47	—	No	Yes	47	56	26%
Odessa College	1,077	1,077	35	—	No	No	116	121	30%
Panola Junior College	1,500	1,500	9	—	No	No	64	29	15%
Paris Junior College	1,000	1,000	39	—	No	No	79	88	32%
Ranger College	930	930	45	—	Yes	No	22	40	20%
San Jacinto Junior College District	1,248	1,248	19	—	No	No	400	500	25%
South Plains College	1,080	1,080	34	—	No	Yes	210	110	10%
South Texas Community College	1,296	1,296	18	—	Yes	No	97	235	50%
Southwest Texas Junior College	1,236	1,236	20	—	Yes	Yes	70	112	20%
Tarrant County Junior College District	984	984	42	—	Yes	Yes	463	534	27%
Temple College	1,641	1,641	5	—	Yes	No	73	90	28%
Texarkana College	1,100	1,100	32	—	No	No	102	91	16%
Trinity Valley Community College	1,000	1,000	40	—	No	No	114	98	20%
Tyler Junior College	1,200	1,200	28	—	No	No	202	233	33%
Vernon Regional Junior College	1,005	1,005	37	—	No	No	52	80	25%
The Victoria College	1,432	1,432	10	—	No	No	105	70	15%
Weatherford College	950	1,000	41	5.26%	Yes	No	57	117	45%
Western Texas College	800	800	49	—	Yes	No	45	10	1%
Wharton County Junior College	1,200	1,200	29	—	No	No	107	119	31%
Mean Salary	*$1,222*	*$1,238*		*1.31%*	*Yes=18*	*Yes=10*			
Median Salary	*$1,200*	*$1,200*		—	*No=31*	*No=39*			

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  - Holiday Inn
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  - Holiday Inn (3)
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- WASHINGTON, D.C. (20)
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  - Embassy Row Hotel
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  - Westin Peachtree Plaza
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  - Loews New York Hotel
  - Best Western Seaport Inn
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  - Sheraton Valley Forge
- NASHVILLE (7)
  - Guest Quarters Suite
  - Regal Maxwell Hotel
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  - Days Inn
  - Parkway Hilton
  - Dallas Grand Hotel
- HOUSTON (24)
  - Hilton Hotel (2)
  - Holiday Inn (7)
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TCCTA OFFICER CANDIDATES ANNOUNCED FOR 1997-98

FOR PRESIDENT-ELECT

Roy N. Tucker
Palo Alto College

Patsy W. Goss
San Jacinto College–Central

FOR VICE PRESIDENT

Susan Hult
Houston Community College

Deann C. Merchant
Amarillo College

FOR SECRETARY

Dale Westfall
Midland College

Richard L. Elam
Hill College

FOR TREASURER

Ronald D. Presley
South Plains College

Mel Griffin
Northeast Texas Community College

Marilyn J. Lancaster, Western Texas College, chair of the TCCTA Nominating Committee, has released names of candidates for state office for 1997-98. The committee met in Dallas on Nov. 9, and selected the slate of candidates.

Nominees for the office of president-elect are Roy N. Tucker and Patsy W. Goss. Dr. Tucker has been an instructor of mathematics at Palo Alto College in the Alamo Community College District for eight years. Ms. Goss has been an instructor of history at San Jacinto College–Central Campus for 30 years.

Susan Hult and Deann C. Merchant were nominated for vice president. Ms. Hult has been a history instructor at Houston Community College since 1986. Dr. Merchant has been a member of the faculty at Amarillo College for 21 years, where she teaches psychology.

Nominated for the office of secretary were Dale Westfall and Richard L. Elam. Mr. Westfall has been on the faculty of Midland College since 1979, where he is an instructor of accounting. Dr. Elam has been on the government faculty at Hill College for 17 years.

Nominees for the office of treasurer are Ronald D. Presley and Mel Griffin. Mr. Presley has been on the faculty of South Plains College for the past seven years, where he teaches agribusiness. Dr. Griffin has been an instructor of mathematics at Northeast Texas Community College for four years. She also taught chemistry and mathematics at Howard College for eleven years.

Detailed background information on each of the nominees and platform statements from the candidates will appear in the convention issue of the *Messenger*.

The election will be conducted during the annual convention, Feb. 21. Absentee voting will begin in late January, under arrangements outlined below. Officers' terms will begin April 1, 1997, and end March 31, 1998.

Under provisions of the TCCTA Bylaws, candidates could have been nominated by petitions. According to Mrs. Lancaster, no petition was filed by the Dec. 1 deadline. The Bylaws also provide that candidates may be nominated from the floor during the general session of the TCCTA convention, scheduled to begin at 7:30 p.m., Thursday, Feb. 20.

PROCEDURES FOR ABSENTEE VOTING

TCCTA members who wish to do so may express their preferences for 1997-98 officer candidates by casting absentee ballots. The Constitution provides for "no excuse" absentee voting by professional members.

In order to vote absentee, a member must complete the Request for Absentee Ballot below (or a reasonable facsimile thereof) and send it to the TCCTA State Office in Austin. After verifying eligibility for voting, the State Office will send the member an official ballot, which must be returned in the carrier envelope provided for that purpose "at least three days immediately preceding the opening session of the general convention." Absentee ballots received after that deadline may not be counted.

Measures will be taken to assure that a member who votes by absentee ballot does not receive another ballot if he or she later finds it possible to attend the convention.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION
REQUEST FOR ABSENTEE BALLOT

TCCTA Bylaws, Article III, Section 2: ***"Any professional member may cast a ballot by mail... Any professional member who properly completes the request form and sends it to the State Office shall be provided an official ballot..."***

Pursuant to the Bylaws of the Texas Community College Teachers Association, I hereby request that I be provided with an Official Ballot for use in electing officers for 1997-98.

Member's Signature ______________________________

PRINT Name ______________________________

College ______________________________

MAIL THIS FORM TO THE STATE OFFICE: TCCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746. Or form may be sent by fax to Area Code 512, 328-1086. **REQUEST MUST BE RECEIVED NO LATER THAN FEBRUARY 10, 1997.** Under no circumstances may a ballot be sent to a member whose request is received after the deadline date. Absentee ballots will be mailed from the State Office beginning in late January, and the marked ballots must be returned to the State Office no later than February 18, 1997. **NO EXCEPTIONS TO THE DEADLINES STATED ABOVE MAY BE PERMITTED.**

50th CONVENTION TO FEATURE ANNUAL BANQUET, GATLIN CONCERT

This year's convention of the Texas Community College Teachers Association will feature the traditional opening session banquet on Thursday, Feb. 20. Preceding the annual banquet meeting will be an informal reception from 6:30 to 7:30. The Thursday evening agenda will include the association's annual business session. For those unable to attend the banquet but who wish to attend the business meeting and opening session, seating will be available at 8:00 p.m.

Tickets for the banquet will be sold for $25 and ***must be puchased in advance***. Banquet tickets will *not* be available at the door.

Friday evening, in a special celebration of the association's 50th annual convention, a Texas-style barbecue will precede "An Evening with Larry Gatlin." Tickets for the barbecue will be sold ***in advance*** for $10.

Tickets for both the Thursday banquet and Friday barbecue may be ordered by mail, using the form on this page. Tickets orders must be received by Feb. 14 to allow ample time for processing. Tickets will be held at the convention registration desk.

A popular composer, recording artist, and Broadway performer, Larry Gatlin will entertain his audience with many of the songs from more than 30 albums recorded during his musical career.

Larry Gatlin and his brothers, Steve and Rudy, have won international acclaim, performing in Canada, Sweden, England, and Germany. They performed at special White House functions at the invitation of Presidents Carter, Reagan, and Bush. Larry Gatlin won a Grammy award for "Broken Lady," and the Gatlin Brothers later hit No. 1 for "I Just Wish You Were Someone I Love" and "All the Gold in California." The brothers' career has led them to the impressive 2,000-seat Gatlin Brothers Theater at Fantasy Harbour in Myrtle Beach, South Carolina, where they perform to a full house 35 weeks during the year.

Larry Gatlin

Larry Gatlin performed in the title role of the Tony-award-winning Broadway musical *The Will Rogers Follies*. The Gatlin Brothers' most recent album, released in 1996, is *Gatlin Brothers Gospel*.

Convention planners pointed out that the Friday evening entertainment is taking the place of the convention dance this year. Convention-goers who wish to visit Austin's famous Sixth Street entertainment district will find that evening activities there get started after 9:00, following the barbecue and Gatlin concert.

REQUEST FOR TICKETS

Please reserve __________ ticket(s) at $25 each for the TCCTA banquet scheduled for 7:30 p.m., Thursday, Feb. 20, 1997, at the Austin Convention Center.

Please reserve __________ ticket(s) at $10 each for the TCCTA barbecue, featuring "An Evening with Larry Gatlin," scheduled for 6:00 p.m., Friday, Feb. 21, 1997, at the Austin Convention Center.

Banquet tickets: $25 x ________ = $ ________

Barbecue tickets: $10 x ________ = $ ________

Total: $ ________

☐ My check in the amount of $__________, payable to TCCTA, is enclosed.

☐ Please charge my credit card in the amount of $ __________

☐ MasterCard ☐ Visa

Account Number ______________________________

Expires _______ / _______

I understand that full refunds will be made if reservations are cancelled before 12:00 Noon, Tuesday, February 18, and that **no refund will be made for reservations cancelled after that time**. (Tickets *are* transferrable.)

PRINT NAME ______________________________

COLLEGE ______________________________

Ticket(s) will be held at the convention registration desk under your name.

NOTE: TICKET ORDER SHOULD BE RECEIVED IN STATE OFFICE BY FEB. 14 TO ALLOW TIME FOR PROCESSING. MAIL TO: TCCTA, Barton Oaks Plaza, Building I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747. (If paying by credit card, you may fax the form to Area Code 512, 328-1086.)

1997 CONVENTION SCHEDULE ANNOUNCED

The general format for the February 1997 TCCTA convention has been released. More than 140 separate events will be crowded into a three day period, beginning at 9:00 a.m., Thursday, Feb. 20, and concluding shortly after Noon, Saturday, Feb. 22.

A detailed program will appear in a special convention issue of the *Messenger* in late January. Except for a few special tours arranged for some of the section meetings, all convention activities will be held in the Austin Convention Center. An abbreviated schedule appears below:

THURSDAY, FEBRUARY 20, 1997

9:00 a.m. - 5:00 p.m.	—Special Meetings (to be announced)
12:00 Noon-10:00 p.m.	—Convention Registration
1:00 - 4:00 p.m.	—Committee Meetings, as called by Committee Chairpersons
4:00 - 5:00 p.m.	—Meeting of Executive Committee, Resolutions Committee, and Committee Chairpersons
6:30 - 7:30 p.m.	—Informal Reception
7:30 - 9:30 p.m.	—**BANQUET AND GENERAL SESSION**

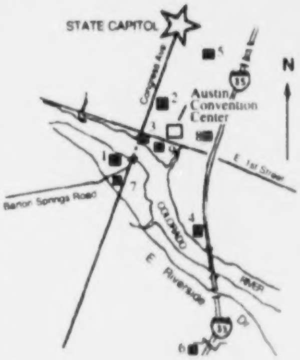
FRIDAY, FEBRUARY 21, 1997

8:00 - 9:15 a.m.	—Financial Planning Seminar (repeated at 1:00 p.m.)
8:00 - 9:15 a.m.	—Professional Development Seminar (repeated at 1:00 p.m.)
8:00 a.m. - 6:00 p.m.	—Convention Registration
8:00 a.m. - 6:00 p.m.	—Exhibits Open
8:00 a.m. - 5:00 p.m.	—Polls Open (Election of Officers)
9:30 - 11:00 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
11:15 a.m. - 12:45 p.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
1:00 - 2:15 p.m.	—Financial Planning Seminar (repeat of 8:00 a.m. presentation)
1:00 - 2:15 p.m.	—Professional Development Seminar (repeat of 8:00 a.m. presentation)
2:30 - 6:00 p.m.	—Other Special Meetings (to be announced)
6:00 - 7:30 p.m.	—Barbecue Dinner
7:30 - 9:00 p.m.	—"An Evening with Larry Gatlin"

SATURDAY, FEBRUARY 22, 1997

8:00 - 11:30 a.m.	—Convention Registration
8:00 - 11:30 a.m.	—Exhibits Open
9:00 - 10:15 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
10:30 - 11:45 a.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
11:45 a.m.	—Adjournment
12:00 Noon - 3:00 p.m.	—Special Meetings (to be announced)

MAKE HOTEL RESERVATIONS EARLY



TCCTA members planning to attend the 50th annual convention, Feb. 20-22, 1997, in Austin, are encouraged to reserve hotel accommodations early. A block of 1,080 rooms has been reserved for the TCCTA convention, but it is likely that members who wait until the last minute to make reservations will be disappointed.

With the exception of a few special functions arranged for some of the sections meetings, all TCCTA convention activities will be held at the Austin Convention Center. Hotel accommodations may be reserved by completing the form below and mailing it to the *Austin Convention Housing Bureau*. Reservations will be processed as they are received, on a first-come, first-served basis. Reservations received after Jan. 23 will be subject to availability. **Reservations may NOT be made directly with the convention hotels.**

SOUTHWEST AIRLINES OFFERS SPECIAL FARES FOR TCCTA CONVENTION

Southwest Airlines, in cooperation with the Texas Community College Teachers Association, is offering to those attending the 50th annual TCCTA convention a discount on both Southwest's low everyday unrestricted fares and most of Southwest's even lower restricted fares for travel on Southwest Airlines.

To take advantage of these discounts, reservations must be made by phoning Southwest Airlines Group Desk at 1-800-433-5368, Monday through Friday, 8:00 a.m. until 5:00 p.m. Some fares require advance purchase and have limited seating, so persons wishing to make reservations are advised to call as soon as possible. Call no later than Feb. 11, 1997, and refer to identifier code **P6747**.

CONVENTION HOTEL FACILITIES AND RATES

The Austin Convention Center is located at 500 East Cesar Chavez Street. TCCTA has arranged for shuttle service between the Convention Center and the hotels listed below.

	HOTEL / ADDRESS	Single (1 person)	Double (2 persons)	Triple (3 persons)	Quad (4 persons)
1	**Hyatt Regency Hotel** 208 Barton Springs Road	$93	$103	$113	$123
2	**Driskill Hotel** 604 Brazos Street	$89	$99	$109	$119
3	**Radisson Hotel on Town Lake** 111 East Cesar Chavez Street	$85	$85	$95	$105
4	**Holiday Inn on Town Lake** 20 North Interstate 35	$85	$95	$105	$105
5	**La Quinta–Capitol** 300 East 11th Street	$70	$70	$75	$75
6	**Quality Inn–South** 2200 South Interstate 35	$58	$58	$58	$58
7	**Embassy Suites** 300 South Congress Avenue	$114	$114	$114	$114
8	**Sheraton Austin Hotel** 500 North Interstate 35	$93	$103	$113	$123
9	**Four Seasons Hotel** 98 San Jacinto Boulevard	$155	$155	—	—

Convention hotels accept all major credit cards. Hotels are unable to grant direct billing for room or incidental accounts. In the absence of an approved credit card, hotels request payment be by cash or traveler's checks. Credit information will be required at time of check-in. Hotels will not accept personal or institutional checks unless definite arrangements are made with the Credit Department at time of check-in.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION

50th Annual Convention — Austin, Texas — February 20-22, 1997

HOTEL RESERVATION FORM

MAIL TO: **Convention Housing Bureau**
201 East 2nd Street
Austin, Texas 78701

OR FAX: **(512) 404-4385**

HOTEL CHOICES:

1st Choice: ______________________
2nd Choice: ______________________
3rd Choice: ______________________
ARRIVAL DATE: February __________ HOUR: ______ __. M.
DEPARTURE DATE: February ______________

CONFIRMATION will be made by hotel. **CANCELLATION:** Notify Convention Bureau of changes and cancellations up to Feb. 1. After Feb. 1, make cancelations and changes directly with hotel. All reservations subject to availability.

ACCOMMODATIONS DESIRED:

(Room type requested is not guaranteed.)

_____ Single Room(s) *(1 room, 1 person, 1 bed)*
_____ Double Room(s) *(1 room, 2 persons, 1 bed)*
_____ Double/Double Room(s) *(1 room, 2 persons, 2 beds)*
_____ Triple Room(s) *(1 room, 3 persons, 2 beds)*
_____ Quad Room(s) *(1 room, 4 persons, 2 beds)*
_____ One Bedroom and Parlor *(Suite)*
_____ Two Bedrooms and Parlor *(Suite)*

Smoking Preference: _____ Smoking _____ Non-Smoking

Deposit Information: Hotels will require a deposit or a credit card number for rooms to be considered guaranteed. Check your confirmation materials very carefully to ensure compliance with hotel policies.

Credit Card Type ______________________
Number ______________________
Expiration Date ______________

CONFIRM RESERVATIONS TO: Name ______________________ Phone: A/C ______, ________
Address ______________________ City ______________ State ________ ZIP ________
ROOM(S) WILL BE OCCUPIED BY:
Name (please print) *Address*

TCCTA LEADERS MEET WITH STATE OFFICIALS

TCCTA State President Glenda Easter and four former TCCTA state presidents met with House Speaker James E. "Pete" Laney (D-Hale Center) to discuss legislative priorities. *Left to right:* Scott Nelson, Kingwood College; Marilyn Lancaster, Western Texas College; Speaker Laney; Rep. David Counts (D-Knox City); Glenda Easter; Doris Huibregtse, Howard College; and Brian Dille, Odessa College.

Representatives of TCCTA met with Sen. David Sibley (R-Waco) in his Waco office. *Left to right:* Anna Holston, Central Texas College, President-Elect; State President Glenda Easter; Cynthia SoRelle, McLennan Community College, member of the Legislative Committee; Scott Nelson, Kingwood College, Legislative Committee chair; and Richard Elam, Hill College, State Treasurer.

TCCTA leaders met in Austin with Sen. Teel Bivins (R-Amarillo), chair of the Senate Education Committee. *Left to right:* Patricia Knight, Amarillo College, vice chair of the Legislative Committee; Scott Nelson, Kingwood College, Legislative Committee chair; Sen. Bivins; Anna Holston, Central Texas College, President-Elect; and State President Glenda Easter.

1997 TCCTA LEGISLATIVE PROGRAM ADOPTED

A seven-point legislative program was adopted by the TCCTA Executive Committee at its meeting Nov. 23.

Legislative goals and priorities were recommended by the organization's Legislative Committee in October. TCCTA leaders stressed that the legislative program is subject to additions and changes by subsequent action of the Executive Committee. Present legislative goals are listed below.

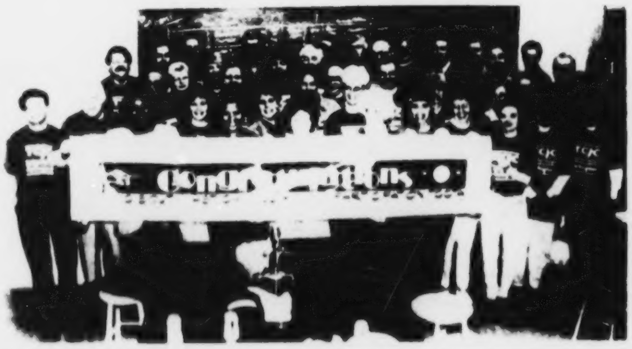
1. Support appropriations for two-year colleges in the 1997-99 biennium at levels requested by the Texas Association of Community Colleges
2. Support revenue enhancement measures necessary to provide adequate funding.
3. Support the concept of a state requirement and state funding of skills assessment and remediation in a uniform fashion.
4. Support legislation to assure that state approved community college transfer courses apply fully toward baccalaureate degree requirements at state upper-level colleges and universities.
5. Oppose any legislation which would provide for the expansion of any existing upper level institution into a full, free-standing four-year university.
6. Support enhanced funding and benefits for the Teacher Retirement System of Texas and for the Optional Retirement Program.
7. Support inclusion of community colleges in the Tex-Share Program.

STATE'S NEWEST COLLEGE BOASTS 100% TCCTA MEMBERSHIP

Pictured at the right are proud faculty members at the new Southeast Campus of the Tarrant County Junior College District. The school is among the select few colleges in the state to attain 100 percent membership in the TCCTA this year. All 69 professional staff members of TCJC's newest campus have enrolled in TCCTA. In addition, 12 adjunct faculty have joined, bringing total membership to 81.

The college celebrated the successful membership drive with a hot dog cookout Nov. 1. TCCTA membership representatives are Betty Anderson and Jim Schrantz. Tim Gilbert is president of the Faculty Association this year.

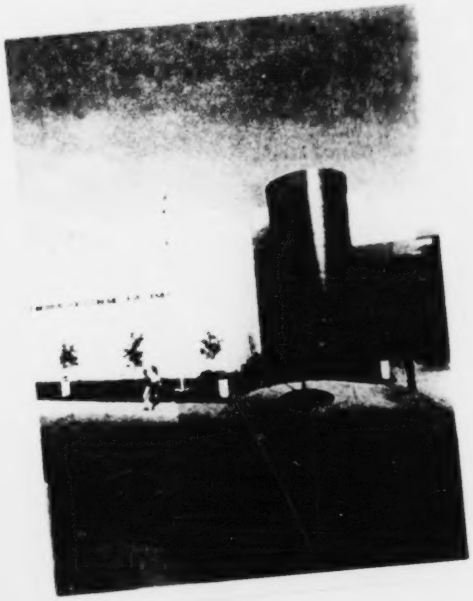
The college's opening student enrollment in the fall semester exceeded projections. The new campus was dedicated in November.



TCCTA

Messenger

Convention Issue
January 1997



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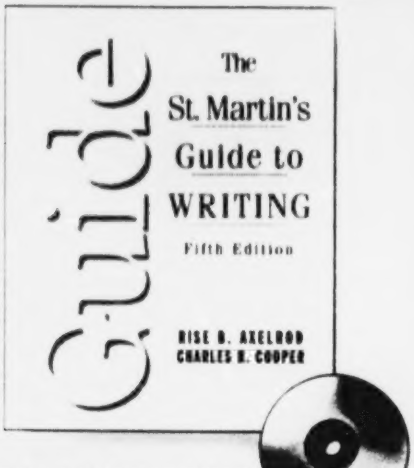

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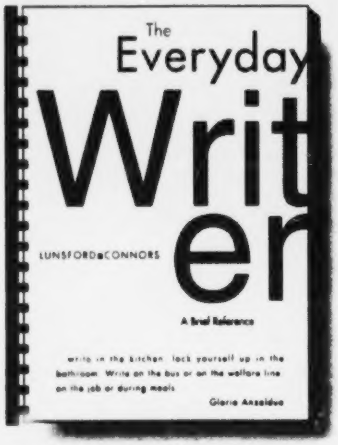
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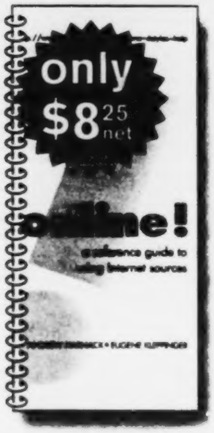

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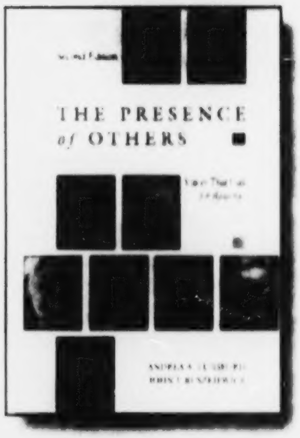

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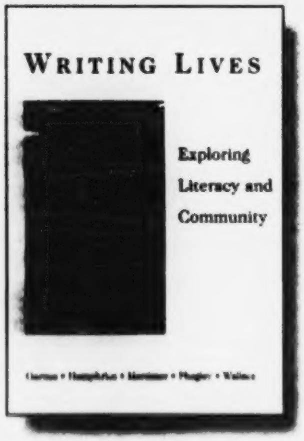
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President's Message

When I think of patience, I think of fishing. When I was a little girl, my father would often take me to the lake near our home in Georgia, where he taught me the art of fishing… and cultivated in me a deep appreciation—the disposition—for the sport. I remember watching him bait his hook with a minnow or a Louisiana pink worm before casting his line into the waters far beyond the bank. I remember listening to him, too. I remember his calm, tolerant voice as he considered the water and the sky, the time of day and the temperature, weighing our chances of catching the "big one." But mostly I remember his patience. Patience, he always said, is the secret to great fishing.

He was right, you know…and not just about fishing. Much of what we do as teachers requires patience, perseverance, and faith. We cast our lines, we tend our nets, and we wait.

Much of our time with students is spent drawing them out, enticing them to learn. "Education," of course, means "drawing out." The material we teach, the lessons we provide, have significance beyond the confines of our disciplines. They shape the people in our classes, they change our students' views of the world. Their interaction with the class's subject teaches them information, but it also reveals great things about who they are. And we as teachers extract as much as we instill.

Teaching, like fishing, can often feel isolating. Surrounded by students and colleagues, we sometimes feel that we are alone in our efforts. At times like these, it's good to seek out others who share our passion for teaching.

The TCCTA convention next month is a wonderful opportunity to share our joy of teaching with colleagues from across the state. There will be workshops on teaching methods; seminars on how to avoid "burnout;" meetings with prominent educators and authors; and of course plenty of opportunities to catch up with friends we may only see once a year at the convention.

This meeting will be the 50th annual TCCTA convention. And we have made every effort to make this one special. The section meeting planners have arranged excellent programs, and I believe the seminars on professional development and financial planning will be particularly worthwhile. The Thursday evening banquet will feature Terry O'Banion, a motivational speaker and prominent educator. And Friday evening, after the barbecue, Larry Gatlin will perform. This will be a truly memorable convention.

This year's convention theme is "The Community College: A Golden Opportunity." Last month in this space, I reflected on the many opportunities community colleges provide to our students, our communities, and ourselves. I hope you will recognize the opportunity our association gives us as educators to join our efforts as we improve the lives of students. From legislative representation to legal assistance to high-quality professional development opportunities, TCCTA brings tremendous value to our profession and the people we serve.

It's always better to fish with a partner. And teaching as a team is always more rewarding. So come to Austin, where we can enjoy together the great opportunities of our profession.

Glenda H. Easter

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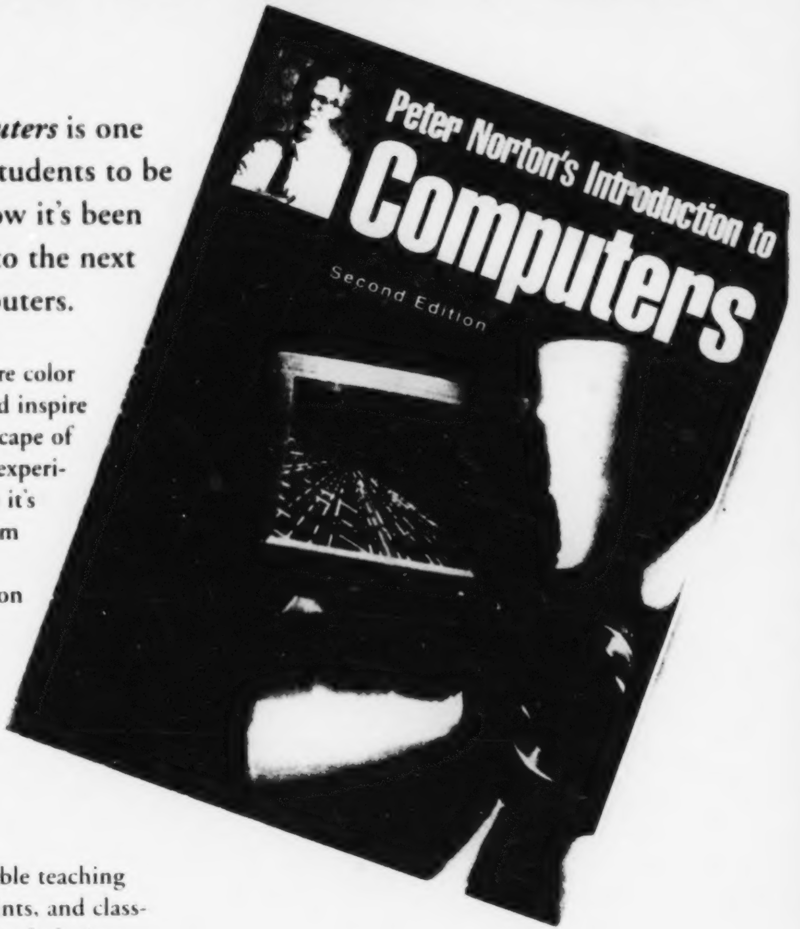

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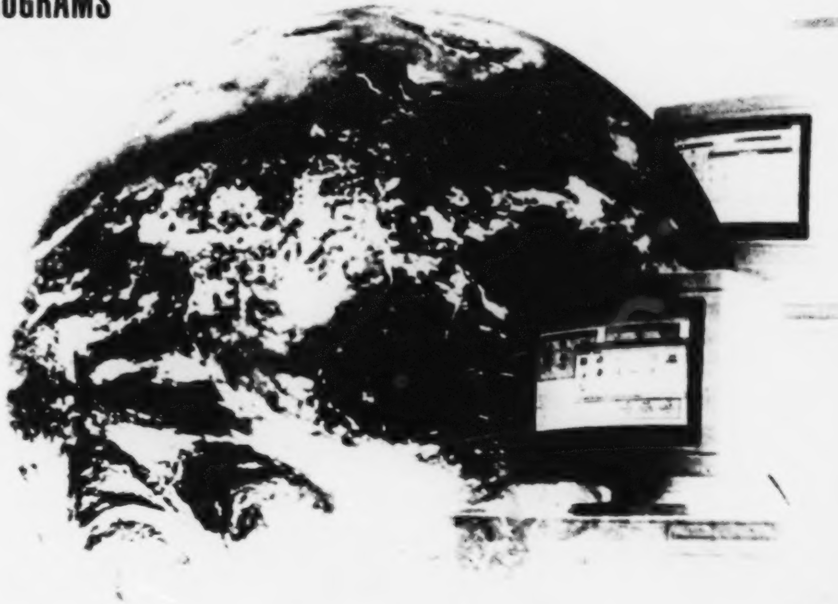

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(Appointments expire March 31, 1997, unless otherwise indicated.)

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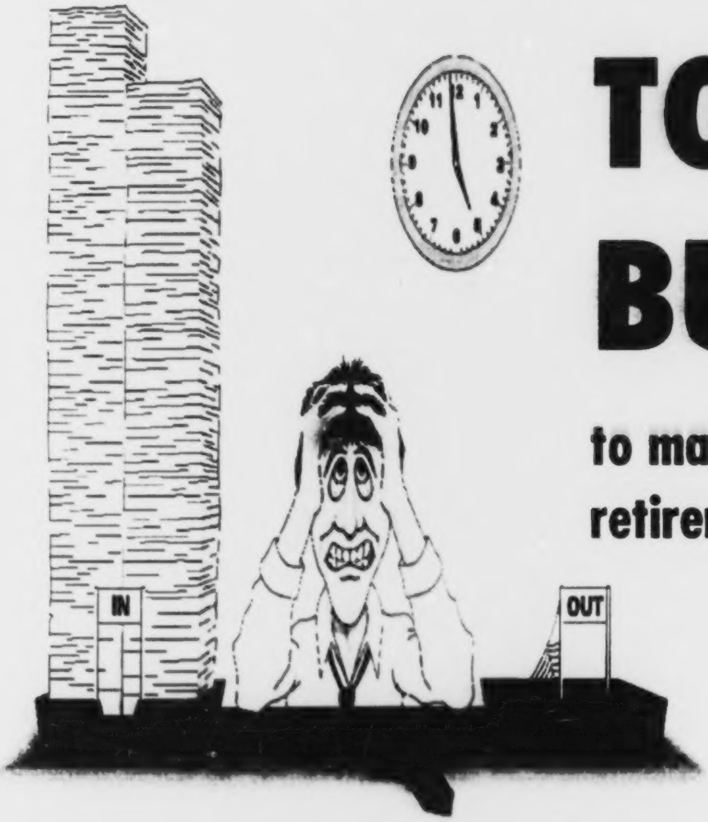

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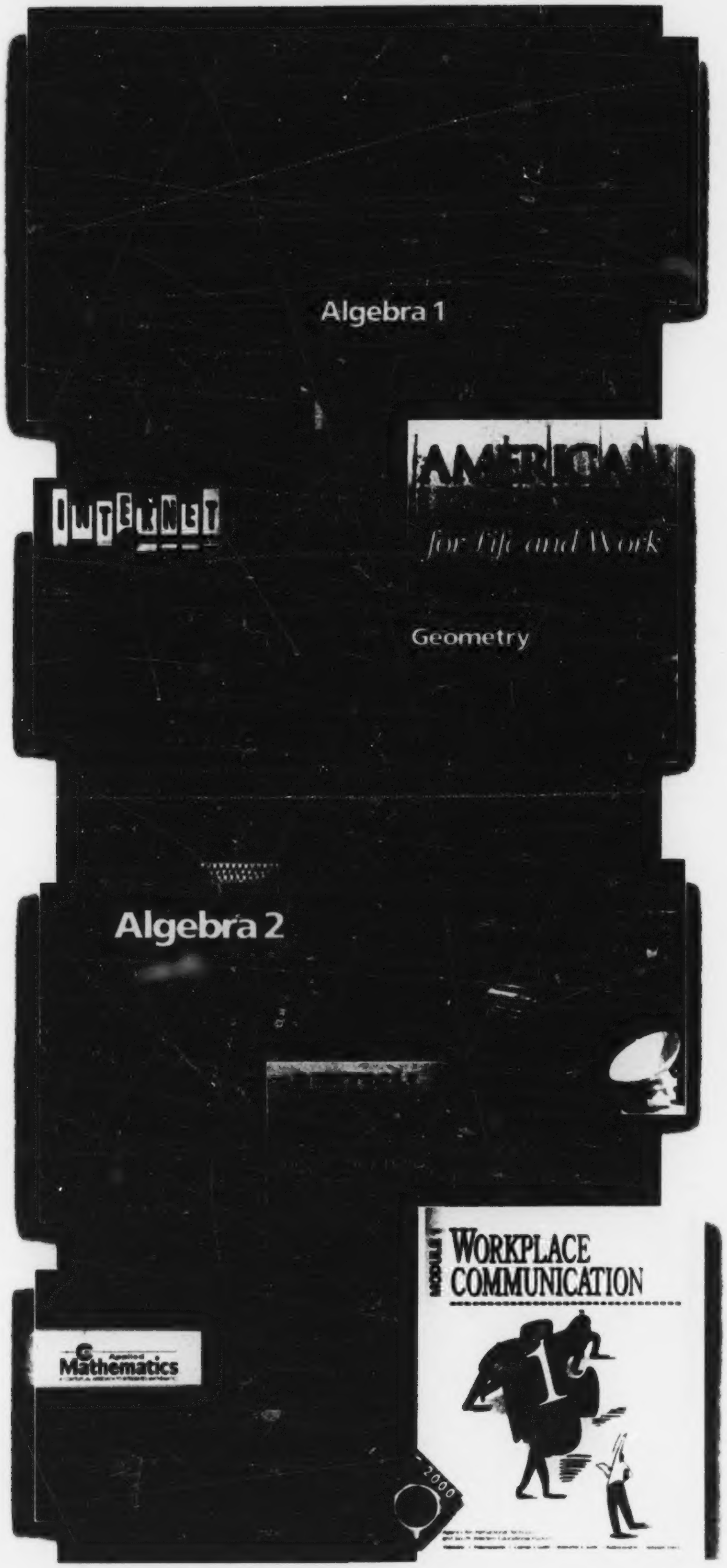

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CANDIDATES FOR STATE OFFICE, 1997-98

Officers of the Texas Community College Teachers Association for 1997-98 will be elected during the balloting to be conducted at the convention on Friday, February 21, 1997. According to Vivian A. Dennis, Eastfield College, chair of the TCCTA Election Committee, voting will be conducted in the foyer of the Austin Convention Center in Austin. Polls will be open from 8:00 a.m. to 5:00 p.m.

Two candidates for each office were named by the TCCTA Nominating Committee last November. The Dec. 1 deadline for "nominations-by-petition" passed with no petition being filed, according to Marilyn Lancaster, Western Texas College, chair of the Nominating Committee. Provision is made in the TCCTA Bylaws, however, for candidates to be nominated from the floor during the general session.

The Nominating Committee report will be presented at the general session, Thursday, February 20, at which time floor nominations will be in order.

Only *professional* members are eligible to vote in the election. Voting privileges are not extended to associate, student, and unaffiliated members under the Bylaws. Provisions for absentee voting are outlined on page 19.

Pertinent background information about the nominees appears on these pages. Platform statements are direct, unedited quotes from the candidates.

CANDIDATES FOR PRESIDENT-ELECT

Roy N. Tucker
Palo Alto College

Patsy W. Goss
San Jacinto College
Central Campus

Educational Background: Mercer University (AB, 1966); Ohio Christian University (PhD, 1967); Southeastern Baptist Theological Seminary (MDiv, 1970); Baylor University (PhD, 1978); Prairie View A&M University (MS, 1983); Pan American University (MEd, 1987); Tarleton State University, University of Texas at Austin, University of Texas at San Antonio, Southwest Texas State University (additional graduate work).

Professional Experience: W. W. Holding Technical Institute (Instructor, 1968-70); Baylor University (TA, 1970-73); TSTI-Waco (Master Instructor, 1976-80); Blinn College (Instructor, 1982-84); Texas Southmost College (Instructor, 1984-87); TSTI-Harlingen (Adjunct, 1986-870; Bee County College (Adjunct, 1988); Embry-Riddle Aeronautical University (Adjunct Associate Professor, 1987-94); Palo Alto College (Associate Professor, 1988-present).

Leadership Experience: President, TSTI-Waco Booster's Club; TSTI-Waco F.O.R.E.M. (Faculty Senate); Palo Alto Faculty Senate (Treasurer, Parliamentarian, Vice President, President).

Additional Information: Listed in: *Who's Who, Who's Who in the Southwest, Who's Who in America, Who's Who in the World, The International Who's Who Among Intellectuals, Who's Who in Religion, Who's Who Among America's Teachers, Who's Who in Science and Engineering, Two Thousand Notable American Men, Two Thousand Notable Americans, Personalities of America, The International Directory of Distinguished Leadership, Directory of International Biography.* Piper Professor Nominee (Texas Southmost College and Palo Alto College).

Educational Background: Texas Christian University (BS, 1962); University of Texas at Austin (MA, 1966); Doctoral studies, University of Houston (1968-72); Postgraduate studies, University of Houston-Clear Lake (1976-80).

Professional Experience: San Jacinto College–Central Campus (History Department Chair, 1990-91; Director of Student Activities, 1990-92; History Instructor, 1966-present).

Leadership Experience: TCCTA State Vice President (1996-97); TJCTA State Secretary (1995-96); TJCTA State Treasurer (1994-95); Chair, TJCTA Membership Committee (1970-71; 1993-94); TJCTA Membership Services Committee (1990-93); TJCTA Social Committee (1988-90); TJCTA Campus Representative (1988-95); TJCTA History Section Chair (1993-94); San Jacinto College (Chair, Lyceum Committee, 1986-92; Planning & Evaluation Self Study Committee, 1988-89; District Planning Committee on Student Services, 1989-91; Speakers Bureau, 1979-89); Campus Trainer, Writing Across the Curriculum (1986-89); Minority Action Committee (1991-92).

Additional Information: Outstanding PTK Sponsor in Texas and United States (1984); Nominated for Piper Award for Teaching Excellence (1970, 1980, 1990); San Jacinto College Teacher of the Year (1970, 1990); Board of Directors, San Jacinto River Association; Board of Directors, Rio Villa Civic Association; Community Advisory Panel for Lyondell and Arco Chemical Companies; San Jacinto College Speakers Bureau (1979-97).

PLATFORM STATEMENTS

At no time in recent history has administrative, legislative and public assault on education been as strong as it is right now. Strong leadership is crucial. As a prospective member of the Executive Committee I offer:

- 25 years of teaching experience
- Political experience as a City Councilman
- Two-time President of the Faculty Senate
- Excellence as shown by being a Piper Professor nominee
- Business as well as academic experience
- Energetic leadership as cited in more than a dozen *Who's Who* Publications
- My pledge to you that I will work hard to make TCCTA the most effective that it has ever been.

—ROY N. TUCKER

I ask for the opportunity to focus my energy, enthusiasm, and experience to lead our professional association into the 21st century as your State TCCTA President.

We must escalate our efforts to:

- EDUCATE our legislature and the general public regarding the pivotal role of community colleges
- ADVOCATE faculty participation in developing a vision of higher education designed to meet future challenges
- EMBRACE the essential but appropriate utilization of technology
- ENCOURAGE the employment of full time faculty
- ENERGIZE the commitment of our membership to standards of academic excellence and ethical integrity.

—PATSY W. GOSS

CANDIDATES FOR VICE PRESIDENT

Susan Hult

Houston Community College

Educational Background: Florida Southern College (BS, 1977); Clemson University (MA, 1985); Rice University (graduate work); University of Houston (ABD).

Professional Experience: Houston Community College System (History/Geography Department Chair, 1995-present; History Instructor, 1986-present); University of Alaska Southeast, Sitka (Visiting Assistant Professor of History–as part of the Community College Exchange Program, 1993-94).

Leadership Experience: TCCTA Professional Development Committee (1996-97); TCCTA Campus Representative (1996-97); TCCTA History Section Chair (1997); Houston Community College System (Faculty Association, Immediate Past President, 1996-97, President, 1995-96, President-Elect, 1994-95, Secretary, 1992-93, Treasurer, 1991-92; Chancellor Search Committee,1996; Chancellor's Planning Task Force,1995; Department Head Caucus Co-Chair, 1996-97; Curriculum Committee, 1991-97; Central College Committee on Excellence Chair, 1995-96; Phi Theta Kappa International Honor Society Regional Advisory Board, 1996-99, Secretary, 1996-97; Hiring Issues Committee, 1996-97; Anthony Chee Teaching Excellence Awards Committee Chair, 1996).

Additional Information: Fulbright Summer Fellowship-Indonesia (1994); National Endowment for the Humanities Summer Study Grant (1995); National Endowment for the Humanities Institute (1994); HCCS Outstanding Performance in Teaching Award (1996); Anthony Chee Teaching Excellence Award (1995); Faculty Association Council Teaching Excellence Award (1995, 1992, 1991); Central College Award for Innovation in Teaching (1996, 1995, 1993), NISOD Award (1991); Phi Theta Kappa International Honor Society Horizon Award (1996); *Who's Who Among American Women* (1997-98); Volunteer-Project Nicaragua (1995-present); Press Office Volunteer, America's Smithsonian Exhibition (1996-97).

Deann C. Merchant

Amarillo College

Educational Background: West Texas State University (BS, 1971; MS, 1973); Texas Woman's University (PhD, 1984); University of California and Texas Tech University (additional graduate work, 1986).

Professional Experience: West Texas State University (Psychology Instructor, 1973; Sociology Instructor, 1973); Professor of Psychology, Amarillo College (1975-present); Licensed Professional Counselor, (1983-present).

Leadership Experience: TCCTA State Secretary (1996-97); TJCTA State Treasurer (1995-96); TJCTA Membership Committee (Chair, 1990-91, 1991-92; Vice Chair, 1989-90); TJCTA Social Committee (Chair, 1984-85; Vice Chair, 1983-84); TJCTA Nominating Committee (1992-93); TJCTA Election Committee (1993-94); Resolutions Committee (1986-87; 1994-95); Chair, TJCTA Psychology Section (1992-93; 1993-94); Amarillo College Faculty Development Committee, Chair (1995-98); Professional Development Steering Committee (1995-98); Faculty Development Steering Committee (1993-94, 1994-95); Chair, Faculty Development Workshop Committee (1993-94; 1994-95); John F. Meade Faculty Excellence Award Committee (1993-94); Academic Affairs (1991).

Additional Information: John F. Meade Faculty Excellence Award (1993); Women's Forum Distinguished Service Award Nominee (1993); Piper Professor Nominee (1992); Founder, Deann C. Merchant Scholarship for Behavioral Sciences, Amarillo College (1993); Bi-City/County Board of Health Member, Amarillo (1985-92); Steering Committee Member for Bonnie Schomp, State Representative Candidate (1992); Trainer for St. Anthony Hospital's Hospice employees (1992); Higher Education Consortium (1994).

PLATFORM STATEMENTS

Community colleges are dynamic institutions of higher learning that will play an increasingly important role in the 21st century. TCCTA offers Texas faculty a voice in the direction our colleges will take in preparing to meet the challenges inherent in our enhanced role. As a member of the Executive Committee I will use my experience as an officer and committee chair for the HCCS Faculty Association to serve as an **advocate** for Texas faculty. I offer a firm commitment to fostering an understanding among Texans of the excellent work routinely done by our community college instructors, counselors, librarians, and administrators.

—SUSAN HULT

EXPERIENCED LEADERSHIP is crucial as community colleges move into the 21st century. As Vice President, I offer:

Experience!

Secretary of TCCTA plus sixteen years of leadership experience serving as Treasurer and as chair on numerous state committees.

Excellence!

Recipient of Amarillo College's two highest teaching awards plus over 20 years of pursuing excellence in community college classrooms.

Enthusiasm!

Working to communicate the needs of community colleges to Texas legislators, appropriate agencies, and the general public.

Energy!

Dedicated to increasing membership; I believe in the POWER of teachers united in TCCTA!

—DEANN C. MERCHANT

CANDIDATES FOR SECRETARY

Dale Westfall

Midland College

Educational Background: West Texas State University (BBA, 1971; MBE, 1979); University of North Texas and Texas Tech (post-graduate studies, 1985-present).

Professional Experience: Reagan County High School (Secondary business teacher, 1971-79); Midland College (Accounting Instructor, 1979-present; Accounting Program Coordinator, 1994-present).

Leadership Experience: Texas Business Education Association State Officer (1983-87; President, 1987); President, TBEA District XVIII (1992-93); Permian Basin Institute of Management Accountants (Vice President, Membership, 1996; Vice President, Education, 1995; Vice President, Communications, 1994; Treasurer, 1993); Midland College Faculty Senate (1994); Permian Basin Tech-Prep Consortium Steering Committee (1993).

Additional Information: Member, TCCTA (1979-present); TBEA State Post Secondary Teacher of the Year (1996); MC Piper Professor Nominee (1986, 1988); Recipient of MC Exceptional Performance Award (1992).

Richard L. Elam

Hill College

Educational Background: Bee County College (AA, 1971); Baylor University (BA, 1973; MA, 1975); University of North Texas (PhD, 1993); San Jacinto College, University of Houston, University of North Texas(additional studies).

Professional Experience: Part-time Instructor, Bee County College (1975); Part-time Instructor, San Jacinto College (1976); Instructor, Spring Branch ISD (1977-79); Instructor of History/Government, Hill College (1979-present).

Leadership Experience: TCCTA State Treasurer (1996-97); TJCTA Legislative Committee (1991-95); TJCTA Auditing Committee (1990; Chair 1996); TJCTA Government Section Chair (1995); Hill College Faculty Association (President, 1990-92; Vice President, 1988-90; Secretary/Treasurer, 1987); Hill College Evaluation of Instruction Committee (1979-90); Academic Freedom, Responsibility and Tenure Committee (1990-92); Curriculum Committee (1990-95); Learning Resources Center Committee (1990-present); Study Committee on Teaching Load, Class Size, and Working Hours (1988-89); Personnel Development Committee, Goal Achievement Task Force (1982); Steering Committee, SACs (1988-90); Student Development Committee, Institutional Planning (1993-98).

Additional Information: Cleburne Public Library Board (1980-89, 93-95); Outstanding Achievement Award, Southern Historical Association, Texas State Historical Association, Brazos River Council for Social Studies (1993);several historical publications; NISOD Excellence in Teaching Award (1995); Member, Cleburne Layland Museum Board (1996); Advisory Board, Johnson County Children's Chorus.

PLATFORM STATEMENTS

TCCTA is an important forum, in fact, the only **faculty** forum for getting community college issues before the Texas state legislature. If it were not for TCCTA speaking out on behalf of faculty, we would have no voice in the critical decisions that affect all of us. Our voice will be stronger if it is a unified voice.

I will support and promote legislative issues to provide equitable state funding for community colleges, to protect employee benefits, and to ensure the transferability of our courses to Texas public universities.

—DALE WESTFALL

TCCTA must remain an effective voice for promoting the interests of community colleges. We must educate state leaders to the role community colleges play in enhancing the social, political, and economic environment of the state. At the same time, we must never forget those we serve—the students. As secretary, I will work to retain high membership and participation in TCCTA, promote standards of excellence among community college educators, secure practical benefits for members, and foster continued communication between state leaders and TCCTA.

—RICHARD L. ELAM

PLATFORM STATEMENTS

TCCTA has consistently represented members in a positive and appropriate manner. As the future brings new challenges, we must work to carry on this strong tradition of representation. Networks of cooperation must be continuously built and maintained between the association, administrations, the Legislature and the Coordinating Board. While programs and personnel are diversified across the State, clearly defined goals and objectives must be created with the individual faculty member in mind. I am a proactive leader, working to formulate goals and priorities from within the membership. As Treasurer, I will work with the administrative committee in prioritizing the community college teacher during the decision making process.

—RONALD D. PRESLEY

With a membership of over 6000, TCCTA provides the most effective vehicle for the preservation and enhancement of community college initiatives in Texas. If elected to the executive committee, I will work on behalf of the electorate to:

- maintain and improve all employee benefits;
- promote improved articulation with four-year institutions;
- pursue funding priorities with the legislature;
- maintain open channels of communication with administrative organizations, the legislature and the Coordinating Board;
- identify and pursue the common goals of Texas community college faculty;
- promote the philosophy of all aspects of the mission of the community college;
- maintain the dignity and utility of the community college.

—MEL GRIFFIN

CANDIDATES FOR TREASURER

Ronald D. Presley
South Plains College

Mel Griffin
Northeast Texas
Community College

Educational Background: South Plains College (Associate of Science, 1978); Texas Tech University (Bachelor of Science, 1980; Master of Education, 1990); Currently pursuing Ed.D. Higher Education Texas Tech University.

Professional Experience: Emergency Loan Supervisor, Farmers Home Administration, US Department of Agriculture (1980-82); Assistant Vice President, First National Bank of Seminole, Texas (1982-84); Vice President, Security State Bank and Trust, Ralls, Texas (1984-86); Associate Director, National Grain Sorghum Producers Association, Abernathy, Texas (1986-88); Assistant Professor, Agribusiness, South Plains College (1989-present).

Leadership Experience: TCCTA Auditing Committee (1996); TJCTA Resolutions Committee (1995); TJCTA Campus Representative (1992-present); TJCTA Agriculture Section (Chair, 1992, 1993; Secretary, 1994); Chair, South Plains College Student Assistance Center Committee (1993-94); Chair, South Plains College, Smallwood Scholars Committee (1992); South Plains College, Admissions Committee (1995-present); South Plains College Technical Vocational Quality Management Committee (1993-94); South Plains College Relations Committee (1989-91); Advisory Board, Texas Agricultural Loan Mediation Program, Lubbock (1989-present).

Additional Information: Member, TJCTA (1989-present); Hockley County Democratic Chair (1992-present); Hockley County Family Outreach Board of Directors (1990-present); Treasurer, SPC Wesley Foundation (1996).

Educational Background: Panola College (AS, 1969); Stephen F. Austin State University (BS, 1972; MS, 1974); Texas Tech University (Ed.D., 1986).

Professional Experience: East Texas Baptist College (Math Instructor, 1979-80); Carthage High School (Science and Computer Math Instructor, 1980-81); Howard College (Chemistry Instructor, 1981-83; Math Instructor, 1983-92); Northeast Texas Community College (Math Instructor, 1992-present).

Leadership Experience: TCCTA Resolutions Committee, Chair (1996-97); TJCTA Professional Development Committee (1991-94; Vice Chair, 1994-95; Secretary, 1995-96); TJCTA Election Committee (1986-87); NTCC Professional Development Committee (1995-96; Chair, 1996-97); NTCC Faculty Senate Ways and Means Committee (1996-97); Howard College Faculty Senate (Vice Chair, 1989-90; Chair, 1990-91).

Additional Information: Howard College Educator of the Year (1991-92); American Heart Association Board Member (1988-92); Ryan Foundation Board of Directors (1994-97); American Mathematical Association of Two-Year Colleges (1981-97); Mucopolysaccharidosis Society (1990-97).

PROCEDURES FOR ABSENTEE VOTING

TCCTA members who wish to do so may express their preferences for 1997-98 officer candidates by casting absentee ballots. The Constitution provides for "no excuse" absentee voting by professional members.

In order to vote absentee, a member must complete the Request for Absentee Ballot below (or a reasonable facsimile thereof) and send it to the TCCTA State Office in Austin. After verifying eligibility for voting, the State Office will send the member an official ballot, which must be returned in the carrier envelope provided for that purpose "at least three days immediately preceding the opening session of the general convention." Absentee ballots received after that deadline may not be counted.

Measures will be taken to assure that a member who votes by absentee ballot does not receive another ballot if he or she later finds it possible to attend the convention.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION
REQUEST FOR ABSENTEE BALLOT

TCCTA Bylaws, Article III, Section 2: ***"Any professional member may cast a ballot by mail... Any professional member who properly completes the request form and sends it to the State Office shall be provided an official ballot..."***

Pursuant to the Bylaws of the Texas Community College Teachers Association, I hereby request that I be provided with an Official Ballot for use in electing officers for 1997-98.

Member's Signature ______________________________

PRINT Name ______________________________

College ______________________________

MAIL THIS FORM TO THE STATE OFFICE: TCCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746. Or form may be sent by fax to Area Code 512, 328-1086. **REQUEST MUST BE RECEIVED NO LATER THAN FEBRUARY 10, 1997.** Under no circumstances may a ballot be sent to a member whose request is received after the deadline date. Absentee ballots will be mailed from the State Office beginning in late January, and the marked ballots must be returned to the State Office no later than February 18, 1997. **NO EXCEPTIONS TO THE DEADLINES STATED ABOVE MAY BE PERMITTED.**

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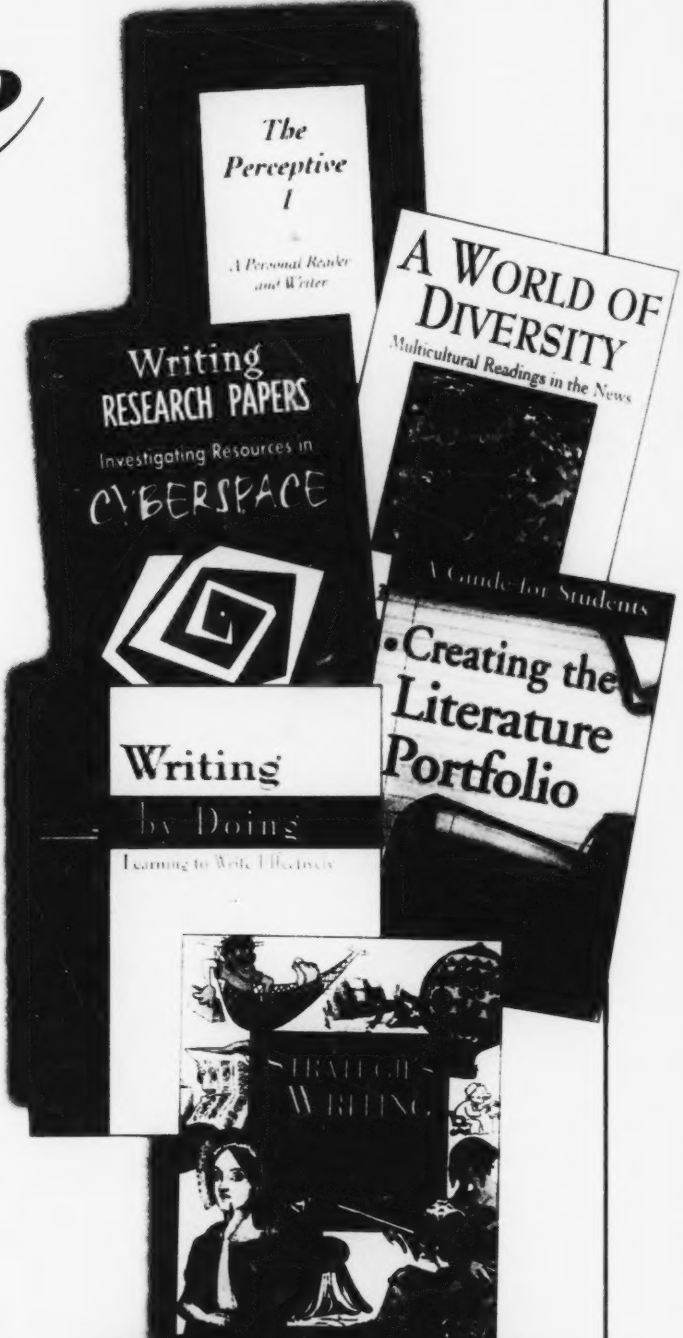

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TASK FORCE REVIEWS TCCTA POSITION STATEMENTS AND CODE OF ETHICS

Last May, TCCTA State President Glenda Easter appointed a special *ad hoc* task force, charged with the responsibility of reviewing and recommending changes in the association's various position statements and in the Code of Professional Ethics. The Code of Ethics, first adopted by the association in 1977, currently serves as the official code of ethics at many community colleges in Texas and has served as a model for faculty organizations in other states. Under provisions of the organization's bylaws, adherence to the Code of Ethics is a condition of membership in the association.

The task force recommended changes in the code reflected in the text below. The changes include statements on major issues which have arisen since the original code was adopted as well as the use of more contemporary language. Changes suggested by the task force were presented for consideration by the TCCTA Professional Development Committee and were endorsed unanimously by the association's Executive Committee.

The revised Code of Ethics will be presented for consideration and possible approval during the general session of this year's TCCTA convention in Austin.

The task force is continuing its work on revising and updating the association's several position statements on various issues. The revised position statements will be considered during the 1998 convention.

Chair of the *ad hoc* task force is Scott Nelson, Kingwood College. Other members are Jerry Henson, Eastfield College; Danita McAnally, Amarillo College; and Richard Lancaster, Western Texas College.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION

CODE OF PROFESSIONAL ETHICS

(WITH PROPOSED REVISIONS)

Professional Educators affirm the inherent worth and dignity of all persons and the right of all persons to learn. Learning best occurs in an environment devoted to the pursuit of truth, excellence, and liberty. These flourish where both freedom and responsibility are esteemed.

In order to express more adequately the affirmation of our professional responsibilities, we, the members of the Texas Community College Teachers Association, do adopt, and hold ourselves and each other subject to, the following Code of Professional Ethics:

The Professional Educator shall treat all persons with respect, dignity, and justice, discriminating against no one on any arbitrary basis such as ethnicity, creed, gender, disability, or age.

The Professional Educator shall strive to help each student realize his or her full potential as a learner and as a human being.

The Professional Educator shall by example and action encourage and defend the unfettered pursuit of truth by both colleagues* and students, supporting the free exchange of ideas, observing the highest standards of academic honesty and integrity, and seeking always an attitude of scholarly objectivity and tolerance of other viewpoints.

The Professional Educator shall work to enhance cooperation and collegiality among students, faculty, administrators, and other personnel.

The Professional Educator shall recognize and preserve the confidential nature of professional relationships, neither disclosing nor encouraging the disclosure of information or rumor which might damage or embarrass or violate the privacy of any other person.

The Professional Educator shall maintain competence through continued professional development, shall demonstrate that competence through consistently adequate preparation and performance, and shall seek to enhance that competence by accepting and appropriating constructive criticism and evaluation.

The Professional Educator shall make the most judicious and effective use of the college's time and resources.

The Professional Educator shall fulfill the employment agreement both in spirit and in fact, shall give reasonable notice upon resignation, and shall neither accept tasks for which he or she is not qualified nor assign tasks to unqualified persons.

The Professional Educator shall support the goals and ideals of the college and shall act in public and private affairs in such a manner as to bring credit to the college.

The Professional Educator shall not engage in sexual harassment of students or colleagues and shall adhere to the college's policy on sexual conduct.

The Professional Educator shall observe the stated policies and procedures of the college, reserving the right to seek revision in a judicious and appropriate manner.

The Professional Educator shall participate in the governance of the college by accepting a fair share of committee and institutional responsibilities.

The Professional Educator shall support the right of all colleagues to academic freedom and due process and defend and assist a professional colleague accused of wrongdoing, incompetence, or other serious offense so long as the colleague's innocence may reasonably be maintained.

The Professional Educator shall not support a colleague whose persistently unethical conduct or professional incompetence has been demonstrated through due process.

The Professional Educator shall accept all rights and responsibilities of citizenship, always avoiding use of the privileges of his or her public position for private or partisan advantage.

*In this Code the term "colleague" refers to all persons employed by colleges in the educational enterprise.

NOTED EDUCATOR TO ADDRESS CONVENTION

The opening general session of the 50th annual convention of the Texas Community College Teachers Association will be a banquet meeting open to all association members and invited guests. Scheduled to begin at 7:30 p.m., Thursday, Feb. 20, the event will be held in the ballroom of the Austin Convention Center.

Terry O'Banion

Preceding the meal will be an informal reception from 6:30 to 7:30. The reception will provide members a chance to renew acquaintances from around the state and to meet candidates for state offices in the association.

Keynote speaker for the convention session will be noted educator Terry O'Banion, executive director of the League for Innovation in the Community College. Dr. O'Banion will speak on the convention theme, "The Community College: A Golden Opportunity."

Dr. O'Banion holds the Bachelor of Arts degree (*cum laude*) in English and speech and the Master of Education in guidance and counseling from the University of Florida. He received the Ph.D. in higher education from Florida State University. In his 36 years in community college education, Dr. O'Banion has served as Dean of Students in two Florida community colleges and as Professor of Community College Education at the University of Illinois–Urbana, where he was selected for the "outstanding teacher" award in each of the seven years he taught at the university.

He served as a visiting professor at the University of California at Berkeley, the University of Hawaii, the University of Lethbridge in Canada, and Florida State University. He also has been the Vice Chancellor of Education for the Dallas County Community College District and a Distinguished Visiting Professor at the University of Texas at Austin.

Dr. O'Banion is author of 12 books on the community college. His newest book, *A Learning College for the 21st Century*, will be published in 1997 by the American Council on Education. His 1994 book, *Teaching and Learning in the Community College*, continues as a best seller at the American Association of Community Colleges. *Teachers for Tomorrow* was selected by School and Society for the Outstanding Books in Education Award for 1973.

Dr. O'Banion was instrumental in the formation of the League for Innovation in the Community College, a consortium of community colleges in the United States and Canada, dedicated to experimentation and innovation. The League is widely hailed as one of the most significant organizations in the community college movement.

Tickets for the banquet session will be sold for $25 and **must be purchased in advance**.

Banquet tickets will *not* be available at the door. Tickets may be ordered by mail, using the form below. Ticket orders must be received by Feb. 14 to allow time for processing. Tickets will be held at the convention registration desk.

The agenda for the general session will include several items of business, introduction of state officer candidates, and a number of committee reports. Russell Webster, San Jacinto College–Central Campus, state president of the Phi Theta Kappa honor society, will address the convention. For those unable to attend the banquet but who wish to hear Dr. O'Banion's address, seating will be available in the ballroom at 8:00 p.m.

BARBECUE, LARRY GATLIN CONCERT TO HIGHLIGHT CONVENTION

In a special celebration of the 50th annual convention of the Texas Community College Teachers Association, there will be a Texas-style barbecue and a concert by the popular composer, recording artist, and Broadway performer Larry Gatlin. The event will be Friday, Feb. 21, beginning at 6:00 p.m., in the Austin Convention Center ballroom.

Tickets for the barbecue may be ordered by mail, using the form on this page. Ticket orders must be received by Feb. 14 to allow ample time for processing. Tickets will be held at the convention registration desk.

Mr. Gatlin will entertain his audience with many of the songs from more than 30 albums recorded during his musical career.

Larry Gatlin and his brothers, Steve and Rudy, have won international acclaim, performing throughout the United States and in Canada, Sweden, England, and Germany. They performed at special White House functions during the administrations of Presidents Carter, Reagan, and Bush. Larry Gatlin won a Grammy award for "Broken Lady," and the Gatlin Brothers later hit No. 1 on the charts for "I Just Wish You Were Someone I Love" and "All the Gold in California." The brothers' career has led them to the impressive 2,000-seat Gatlin Brothers Theater at Fantasy Harbour in Myrtle Beach, South Carolina, where they perform to a full house 35 weeks during the year.

Larry Gatlin

Larry Gatlin performed in the title role of the Tony-award-winning Broadway musical *The Will Rogers Follies*. The Gatlin Brothers' most recent album, released in 1996, is *Gatlin Brothers Gospel*.

Convention planners pointed out that the Friday evening entertainment is taking the place of the convention dance this year.

Convention-goers who wish to visit Austin's popular Sixth Street entertainment district will find that evening activities there get started after 9:00, following the barbecue and Gatlin concert.

REQUEST FOR TICKETS

Please reserve __________ ticket(s) at $25 each for the TCCTA banquet scheduled for 7:30 p.m., Thursday, Feb. 20, 1997, at the Austin Convention Center.

Please reserve __________ ticket(s) at $10 each for the TCCTA barbecue, featuring "An Evening with Larry Gatlin," scheduled for 6:00 p.m., Friday, Feb. 21, 1997, at the Austin Convention Center.

Banquet tickets: $25 x ________ = $ ________

Barbecue tickets: $10 x ________ = $ ________

Total: $ ________

☐ My check in the amount of $__________, payable to TCCTA, is enclosed.

☐ Please charge my credit card in the amount of $ __________.

☐ MasterCard ☐ Visa

Account Number ______________________________

Expires _______ / _______

I understand that full refunds will be made if reservations are cancelled before 12:00 Noon, Tuesday, February 18, and that **no refund will be made for reservations cancelled after that time**. (Tickets *are* transferrable.)

PRINT NAME: ______________________________

COLLEGE: ______________________________

Ticket(s) will be held at the convention registration desk under your name.

NOTE: TICKET ORDER SHOULD BE RECEIVED IN STATE OFFICE BY FEB. 14 TO ALLOW TIME FOR PROCESSING. MAIL TO: TCCTA, Barton Oaks Plaza, Building I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747. (If paying by credit card, you may fax the form to Area Code 512, 328-1086.)

"Beating Burnout" Is Topic for Seminar

Peter McGugan, internationally recognized psychologist, best-selling author, broadcaster, and therapist, will be the featured speaker at the Professional Development Seminar during this year's TCCTA convention in Austin. Topic for the seminar is "Beating Burnout: Survival Guide for the '90s." The seminar will be conducted Friday, Feb. 21, at 8:00 a.m., and repeated at 1:00 p.m. Both sessions will be conducted at the convention site, the Austin Convention Center.

Peter McGugan

Dr. McGugan began his career as a network television news reporter. He later produced and hosted his own prime time television series in Canada and produced an acclaimed 90-minute television special, "A Journey to the Soul." Dr. McGugan is one of the nation's top-rated speakers and trend tracking consultants. He is a frequent convention keynote speaker, and travels extensively, addressing meetings and conducting seminars. He is also the strategic planning consultant for numerous corporations, associations, and government agencies.

Dr. McGugan's first book, *Beating Burnout: The Survival Guide for the '90s*, became an instant best-seller. The book resulted from studies showing that teaching is the No. 2 burnout profession. Only nurses burn out more often than teachers. This year's TCCTA Professional Development Seminar will draw heavily from points included in the book. His upcoming book, *When Something Changes Everything: The Encyclopedia of Change*, will be released this year with a four-part PBS special.

Arrangements for the TCCTA seminar were developed by the association's Professional Development Committee, chaired by Danita McAnally, Amarillo College.

"Beating Burnout"

Can *you* benefit from this session?

Burnout looms ominously on your horizon. In a recent survey, 70 percent of teachers say they suffer symptoms of burnout. Without the insights and skills to beat burnout, symptoms mount and intensify. Fatigue, inefficiency, apathy, aches and pains, migraines, backaches, relationship breakdowns, eating disorders, addictions, and absenteeism are all symptoms experienced by people suffering burnout.

"We must learn to save ourselves from burnout and teach our students, not only how to begin their careers, but how to survive, too," says Dr. Peter McGugan.

For his best-selling book, *Beating Burnout: The Survival Guide for the '90s*, Dr. McGugan developed a system for balancing your life, staying in touch with your needs, and maintaining passion and fulfillment. In the seminar, participants will discover:

- three steps for eliminating frustrations
- the importance of solid support systems
- ways to stop self-sabotage
- easy skills for balancing your life
- how to solve some of the "hassle factors" of teaching
- how to beat the "blahs"
- the best decision-making techniques
- skills for enhancing relationships
- how teachers can maintain passion and fulfillment

Financial Advisor To Conduct Session

"A Magnificent Obsession and the Big Chief Pad" is the topic announced for the Financial Planning Seminar to be offered during the 1997 TCCTA convention. Arranged by the association's Membership Services Committee, the seminar will be presented twice on Friday, Feb. 21—at 8:00 a.m., and at 1:00 p.m., in the Austin Convention Center. Chair of the Membership Services Committee this year is Nancy B. Kral, Tomball College.

Due to the inherent interrelationship between financial planning and planning for retirement, the committee decided this year to offer a combined program rather than holding separate sessions for financial planning and retirement planning.

Speaker for the session will be C. Michael Allen, president of Allen Advisory Services, a fee-based, investment advisory firm in Austin, specializing in personal financial management and investment/portfolio/insurance analysis. As a fee-based business, Mr. Allen's firm is not involved in "selling" or promoting any particular investment plan. "We pride ourselves on the objective nature with which we make our analyses," Mr. Allen said. "Allen Advisory Services has absolutely no agenda to sell an investment or insurance product on a commission basis. Therefore, our analyses are free from the biases which are inherent in selling such products."

C. Michael Allen

In his presentation for the TCCTA convention, Mr. Allen will offer a humorous but intense look at factors involved in making superior quality decisions regarding financial planning and investment for retirement.

Mr. Allen holds the Bachelor of Arts degree in business administration and psychology from Baylor University (1980). He was in Baylor's honors program during his undergraduate years there. He received the Master of Business Administration degree from Baylor in 1982.

From 1983 to 1989, Mr. Allen was an account executive, first with Prudential-Bache Securities, then with Kidder, Peabody & Company. In those positions he was involved with selling securities and managing clients' portfolios. In 1989, he left his work in sales and opened a private, fee-only, financial management and investment advisory firm. While perhaps not as lucrative as selling securities for a commission, Mr. Allen says that his private practice is much more satisfying and fulfilling. He stresses that he likes the objectivity that he can bring to his consultation with clients.

Since 1984, Mr. Allen has hosted *The Financial Page* on television station KXAN-TV, Austin's NBC affiliate. He appears every weekday morning on a segment preceding the *Today* show.

Mr. Allen is involved in numerous Austin activities and organizations. He serves on the executive board of the Metropolitan Club and is a member of the Austin Investment Association and the Austin Baylor Club. He has served on the vestry of the Episcopal Church of the Good Shepherd, has been a member of the board of directors of Austin's Symphony Square Committee, and has been active in the Austin chapter of the Association for Investment Management and Research. In demand as a speaker for many clubs, associations, and conventions, Mr. Allen is a trophy-winning public speaker at three levels of Toastmaster's International speech contests.

GOVERNMENT SECTION TO DISCUSS 1996 PRESIDENTIAL ELECTION

Stephen J. Wayne

Theodore J. Lowi

George Edwards

On Friday, the TCCTA Government Section will hear two presentations on the consequences of the 1996 elections. Stephen J. Wayne, professor and chair of the American government department at Georgetown University, will discuss "Election '96: The Secret of Clinton's Success." In addition to being a veteran instructor of American government, Dr. Wayne has played an active role in Washington affairs, specializing in presidential politics for more than 25 years. He has authored numerous articles and published several books about the presidency, including *The Road to the White House* and *Presidential Leadership* (with George Edwards). Invited frequently to testify before Congress and to lecture to senior federal executives, Dr. Wayne also has helped shape public opinion about the presidency and electoral politics as a commentator for radio, television, and newspapers.

The second presentation on Friday will feature Theodore J. Lowi, John L. Senoir Professor of American Institutions at Cornell University. He will discuss "The End of the Republican Era?" Dr. Lowi has contributed to the study of American politics in a variety of areas, including political theory, public policy analysis, and American political behavior. He has written or edited dozens of books, among them *The Pursuit of Justice* (with Robert F. Kennedy, 1964) and the highly influential *The End of Liberalism* (second edition, 1979). His recent books include *The Personal President—Power Invested, Promise Unfulfilled* (Cornell University Press, 1985) and *American Government—Freedom and Power* (Norton, 1990). *The Personal President* won the 1986 Neustadt Prize for the best book on the presidency published in 1985. In 1986, Professor Lowi also won the Harold D. Lasswell Award of the Policy Studies Organization for his substantive contribution to the study of public policy.

On Saturday, the Government section will hear presentations by George Edwards and Larry J. Sabato. Dr. Edwards will discuss "The Morning After: The Aftermath of the '96 Elections." Dr. Edwards is director of the Center for Presidential Studies and Jordan Professor of Liberal Arts at Texas A&M University.

Following will be an address by Dr. Sabato on "Millennial Politics: Where Do We Go From Here?" Dr. Sabato is Robert Gooch Professor of Government and Foreign Affairs at the University of Virginia. The author of 17 books, he has received acclaim for his latest work, co-authored with Glenn R. Simpson, *Dirty Little Secrets: The Persistence of Corruption in American Politics.*

HISTORY SECTION PLANS PROGRAM

On Friday, Feb. 21, the TCCTA History Section will feature a presentation by James A. Henretta on "The Arts and Culture: An Historical Perspective on the American Experience." Dr. Henretta is the Priscilla Alden Burke Professor of American History at the University of Maryland at College Park. He received his undergraduate education in history at Swarthmore College and the Ph.D. from Harvard University. He has taught at the University of Sussex, England; Princeton University, the University of California at Los Angeles, and Boston University. His publications include *The Evolution of American Society, 1700–1815: An Interdisciplinary Analysis* and *The Origins of American Capitalism: Selected Essays.* He recently completed a fellowship at the Woodrow Wilson International Center for Scholars, working on a forthcoming book, *The Liberal State in America: New York, 1800–1980.* He is co-author, with David Brody, W. Elliot Brownlee, Susan Marilynn S. Johnson, and Susan Ware, of the survey text, *America's History.*

James A. Henretta

On Saturday, Edith Mayo, curator in the division of Political History at the Smithsonian Institution's National Museum of American History, will address the History Section. Her area of expertise is women's issues, particularly the women's suffrage movement and the role of the first lady in American history. In her lecture, Ms. Mayo will consider the demanding responsibilities of presidential wives and hostesses and examine how the role of the first lady has changed from that of the President's ceremonial partner to one of international celebrity and recognized political power.

BUSINESS ADMINISTRATION SECTION PLANS SESSIONS ON PEDAGOGY

On Friday, Feb. 21, the Business Administration Section will feature a presentation by William Nickels on "Story-Telling as a Teaching Tool." Dr. Nickels is associate professor of marketing at the University of Maryland, where he has taught introduction to business for more than 15 years. His text, *Understanding Business,* is now used in more than 300 schools nationwide. He is the only faculty member at his institution twice to receive the Outstanding Teacher on Campus award. Last year, he also won the Krowe Award for Outstanding Teacher in the College of Business.

William Nickels

Dr. Nickels has more than 250 students in his classes and rarely uses visual aids in his instruction. Instead, he tells stories which enable students to visualize concepts without the use of overhead projectors or videos. Many of his students find this method helps them understand and retain the information in his presentations. Dr. Nickels will share some of his stories and explain how story-telling can be a valuable teaching tool.

On Saturday, the Business Administration Section will hear a presentation by Douglas Hearth, professor of finance at the University of Arkansas at Fayetteville. Dr. Hearth earned the bachelor's degree from the University of Wisconsin and the master's degree and Ph.D. from the University of Iowa. His articles have appeared in numerous scholarly and practitioner publications. He has also written two textbooks, *Contemporary Investments, Security and Portfolio Analysis* and *Planning Your Financial Future.* He has served as a personal finance and investments consultant for several corporations and government agencies.

In his presentation, Dr. Hearth will discuss contemporary pedagogy in the personal finance class. He will present several computer-oriented applications that can aid student understanding. He will demonstrate how presentation software can be used to create slides and how a standard spreadsheet program can be used to create a personal finance "calculator." Dr. Hearth will also suggest ways to integrate the Internet into the personal finance class.

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50th Annual Convention
TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION
and
TEXAS JUNIOR COLLEGE ASSOCIATION

AUSTIN CONVENTION CENTER **FEBRUARY 20-22, 1997** **AUSTIN, TEXAS**

Convention Theme:

"The Community College: A Golden Opportunity"

Convention-At-A-Glance

THURSDAY—FEBRUARY 20, 1997

9:00 a.m.– 5:00 p.m.	Special Meetings (to be announced)
12:00 Noon–10:00 p.m.	Convention Registration—Palazzo
1:00– 4:00 p.m.	Committee Meetings, as called by Committee Chairs
4:00– 5:00 p.m.	Meeting of Executive Committee, Resolutions Committee, and all TCCTA Committee Chairs
6:30– 7:30 p.m.	Informal Reception—Ballroom A
7:30 p.m.	BANQUET AND GENERAL SESSION—Ballroom A

FRIDAY—FEBRUARY 21, 1997

8:00 a.m.– 6:00 p.m.	Convention Registration—Palazzo
8:00 a.m.– 6:00 p.m.	Exhibits Open—Exhibit Hall One
8:00 a.m.– 5:00 p.m.	Polls Open (Election of Officers)—Palazzo
8:00– 9:15 a.m.	Financial Planning Seminar—Ballroom C (repeated at 1:00 p.m.)
8:00– 9:15 a.m.	Professional Development Seminar—Ballroom B (repeated at 1:00 p.m.)
9:30– 11:00 a.m.	Section Meetings for Some Sections
11:15 a.m.–12:45 p.m.	Section Meetings for Remaining Sections
1:00– 2:15 p.m.	Financial Planning Seminar—Ballroom C (repeat of 8:00 a.m. presentation)
1:00– 2:15 p.m.	Professional Development Seminar—Ballroom B (repeat of 8:00 a.m. presentation)
2:30– 6:00 p.m.	Other Special Meetings (to be announced)
6:00– 7:30 p.m.	Barbecue Dinner—Ballroom A
7:30– 9:00 p.m.	"An Evening with Larry Gatlin"—Ballroom A

SATURDAY, FEBRUARY 22, 1997

8:00–11:30 a.m.	Convention Registration—Palazzo
8:00–11:30 a.m.	Exhibits Open—Exhibit Hall One
9:00–10:15 a.m.	Section Meetings for Some Sections
10:30–11:45 a.m.	Section Meetings for Remaining Sections
11:45 a.m.	Adjournment
12:00 Noon– 3:00 p.m.	Special Meetings (to be announced)

TCCTA COMMITTEE MEETINGS
Thursday, February 20, 1997
Austin Convention Center

(Note: All committees are subject to additional meetings as called by their chairs.)

Professional Development Committee	1:00–3:00 p.m.—Sabine
Legislative Committee	1:00–3:00 p.m.—Red River
Membership Services Committee	1:00–3:00 p.m.—Trinity
Publications Committee	1:00–3:00 p.m.—Neches
Auditing Committee	2:00–3:00 p.m.—San Jacinto
Resolutions Committee	3:00–4:00 p.m.—Trinity
Executive Committee and all TCCTA Committee Chairs	4:00–5:00 p.m.—Sabine
Election Committee	5:00–6:00 p.m.—Lone Star

SPECIAL MEETINGS

Texas Organization for Associate Degree Nursing—Annual State Convention—Thursday, Feb. 20, 7:30 a.m.–5:00 p.m.—Ballroom B—Carolyn O. Morse, Austin Community College, Chair

Junior College Student Personnel Association of Texas (JCSPAT)—Executive Committee Meeting —Thursday, Feb. 20, 1:30–4:00 p.m.—Austin Room—James E. Shippy, College of the Mainland, President

Texas Post-Secondary Cosmetology Educators Association—Friday, Feb. 21, 9:00 a.m.–1:00 p.m.—Ash—Marie "Billie" Popp, McLennan Community College, Chair

Diversity Training Seminar—Friday, Feb. 21, 2:45–4:15 p.m.—Water—"Diversity is Not a Four-Letter Word," Curtis Polk, Employee Ombudsman, Texas Department of Insurance; and Renee Polk, Assistant Director, Organizational Diversity and Development, Division of Housing and Food Service, The University of Texas at Austin, Speakers

National Council for Staff, Program, and Organizational Development (NCSPOD)—Friday, Feb. 21, 2:45–4:15 p.m.—Neches—J. Tom Rodgers, Collin County Community College, Regional Vice President

State of Texas Academic Resources Link (STARLINK)—Friday, Feb. 21, 2:45–4:15 p.m.—Pine—"Distance Learning and the Faculty: Issues and Opportunities," Henry Hartman, R. Jan Lecroy Center for Educational Telecommunications, Program Director

Texas Workforce Education Manual Training Project—Friday, Feb. 21, 2:45–4:15 p.m.—Lone Star—"Course Manual to Transform Workforce Education," Greg Gill, Midland College, Training Coordinator

Texas Community and Technical College Workforce Education Consortium—Friday, Feb. 21, 2:45–4:15 p.m.—Cedar—"Professional Development Institutes: A Statewide Collaborative Model for Community Colleges," Bonnie Hobbins, Lee College; Sharon Burton, Brookhaven College; and Paul Fredrickson, Bill J. Priest Institute, Speakers

Texas Community and Technical College Workforce Education Consortium—Friday, Feb. 21, 4:30–5:45 p.m.—Cedar—"TECHlynx Education Clearinghouse," Pamela Perry, TECHlynx Director, Speaker

Texas Community and Technical College Workforce Education Consortium—Friday, Feb. 21, 4:30–5:45 p.m.—Pine—"School-to-Work: Preparing High School Students for Transitioning to School or Work," Russ Beasley, El Paso Community College

Texas Mathematical Association of Two-Year Colleges (TexMATYC)—Friday, Feb. 21, 4:00–5:30 p.m.—Sabine—Dereck Mpinga, North Lake College, President

Phi Theta Kappa Chapter Sponsors—Friday, Feb. 21, 4:30–5:30 p.m.—Austin Room—Mary S. Hood, Tarrant County Junior College–Southeast Campus, State Advisor

Two-Year College English Association–Southwest—Executive Committee—Saturday, Feb. 22, 10:30–11:45 a.m.—Austin Room—Michael Matthews, Tarrant County Junior College–Northwest Campus, President

TEXAS JUNIOR COLLEGE ASSOCIATION

Pre-Convention Meeting
Thursday—February 20—3:00–4:30 p.m.
Independence

"Perspectives on Roles of the President"

Presiding .... Gerald E. Burson, President, Navarro College
Speakers .... Cheryl T. Sparks, President, Howard College
Larry M. Phillips, President, Angelina College
James F. Horton, Jr., Chancellor, San Jacinto College District

Annual Luncheon Meeting
Friday—February 21—11:30 a.m.–1:00 p.m.
Independence

"Developing an Educated Workforce for the 21st Century"

Presiding .... Gerald E. Burson, President, Navarro College
Speaker .... F. Pat Foy
Manager, Workforce Development
Intel Corporation

CONVENTION REGISTRATION FEES

Pursuant to action of the Association in its 1982 convention, the TCCTA Executive Committee has established the following schedule of registration fees for the 1997 convention:

Professional, Associate, Student, and Unaffiliated Members	$ 35
Immediate Family of Registered Members *(provided the guests are not themselves eligible for professional membership)*	No charge
Guests of the Association:	
Program Speakers *(not eligible for professional membership)*	No charge
Representatives of Exhibitors *(not eligible for professional membership)*	No charge
All Others	$ 70

NOTE: Employees of Texas two-year colleges may NOT register as guests.

MEMBERS AND GUESTS WILL BE REQUIRED TO PRESENT CONVENTION BADGES FOR ADMISSION TO ALL CONVENTION ACTIVITIES.

SECTION MEETINGS

(NOTE: Most sections will meet twice during the convention. Members are urged to attend the section meetings for their areas of specialization during the scheduled times and utilize the "free" time to attend other section meetings and visit the commercial exhibits.)

MEETING LOCATIONS ARE TENTATIVE. CONSULT OFFICIAL PROGRAM AT REGISTRATION.

ACCOUNTING

Chair: ROGER L. DIMICK, Lamar University–Institute of Technology

Friday, 11:15 a.m.–12:45 p.m.—Mezzanine 1

PROGRAM NOT SUBMITTED AT PRESS TIME

Saturday, 9:00–10:15 a.m.—Mezzanine 1

"Trends in Adapting to Hypertext, Hypremedia, and Networks in University Accounting Education," Robert E. Jensen, Jesse H. Jones Distinguished Professor of Business Administration, Trinity University

AGRICULTURE

Chair: LAWRENCE H. HEMANN, Blinn College

Friday, 9:00–11:30 a.m.

Tour of Texas Department of Agriculture offices, 1900 North Congress Avenue

Larry Soward, Deputy Commissioner of Agriculture, and staff *(NOTE: Transportation will depart from the Trinity Street entrance at 9:00 a.m. and return at approximately 11:30 a.m.)*

Saturday, 10:30–11:45 a.m.—Mezzanine 7

"Project 2020 Vision: The Community College Perspective," David Kercheval, Executive Assistant to the Chancellor, Houston Community College System

AIR CONDITIONING AND REFRIGERATION TECHNOLOGY

Chair: Larry F. Jeffus, Eastfield College

Friday, 11:15 a.m.–12:45 p.m.—Mezzanine 8

"The North American Technical Excellence Program for HVAC-R Technician Certification," Bob Guarasci, President, Video General, Inc.

Saturday, 9:00–10:15 a.m.—Mezzanine 8

"Indoor Air Quality," Chuck Maxwell, Energy Management and HVAC Director, Mesquite Independent School District

ART

Chair: CARLOS LANDA, Montgomery College

Friday, 9:45 a.m.–12:30 p.m.

Tour of Umlauf Sculpture Garden and Austin Museum of Art *(NOTE: Transportation will depart from the Trinity Street entrance at 9:45 a.m. and return at approximately 12:30 p.m.)*

Saturday, 9:45–11:30 a.m.

"Focus on Latino Art," Tour of Galleria Sin Fronteras, 1701 Guadalupe Street *(NOTE: Transportation will depart from the Trinity Street entrance at 9:45 a.m. and return at approximately 11:30 a.m.)*

ASSOCIATE DEGREE NURSING

Co-Chairs: CAROLYN O. MORSE, Austin Community College and SUE E. OCHSNER, Tarrant County Junior College–South Campus

Friday, 11:15 a.m.–12:45 p.m.—Hickory

Luncheon Meeting

"Delegation: Successful Strategies for Teaching," Cynthia A. Parkman, Hospital Educator for Process Redesign, Mercy Health Care, Sacramento, California

Saturday, 9:00–10:15 a.m.—Hickory

"High Tech, Low Tech: Teaching Strategies for Learning," Debra L. Price, Julie Gwin, Terri Pensabene, Jeanette Anderson, and Dorothy E. Parker, Instructors of Nursing and Health Technology, Tarrant County Junior College–South Campus

AUTOMOTIVE, DIESEL AND SMALL ENGINE SERVICES

Chair: CHARLES E. STATZ, Temple College

Friday, 9:30–11:00 a.m.—Cypress

"SUN/Snap-On Diagnostic and Software Systems," Steve Gonzales, Industrial Respresentative, and Jeff Flora, Equipment Specialist, SUN/Snap-On, Inc.

Saturday, 9:00–11:45 a.m.—Cypress

Breakfast Meeting

"Affordable Laser Four-Wheel Alignments and On-Car Brake Lathe," R. L. (Bob) Lowry, Marketing Representative, The Lowry Marketing Group, Inc.

BIOLOGY

Co-Chairs: ROBERT W. BRICK and VICTORIA C. SHARPE, Blinn College

Friday, 11:15 a.m.–12:45 p.m.—Lone Star

"The Evolutionary Enigma of Sex," Neil A. Campbell, Professor of Biology, University of California, Riverside

Friday, 2:45–5:45 p.m.—Live Oak

"Texas River Watch: A Workshop," Sharon Jasper, Professor of Biology, Blinn College and Texas A&M University

Saturday, 9:00–10:15 a.m.—Lone Star

"Ecotoxicological Studies in the Republic of Azerbaijan," John W. Bickham, Department of Wildlife and Fisheries Sciences, Texas A&M University

BUSINESS ADMINISTRATION

Chair: JIMIDENE MURPHEY, South Plains College

Friday, 9:30–11:00 a.m.—Water

"Story-Telling as a Teaching Tool," William Nickels, Associate Professor of Marketing, University of Maryland

Saturday, 10:30–11:45 a.m.—Water

"Contemporary Pedagogy in the Personal Finance Class," Douglas Hearth, Professor of Finance, University of Arkansas

CHEMISTRY

Chair: KATHY NABONA, Austin Community College

Friday, 9:30 –11:00 a.m.—Sabine

"Interactive General Chemistry: CD-ROM Multimedia Presentation in the General Chemistry Classroom," John C. Kotz, University Distinguished Teaching Professor, State University of New York College at Oneonta

Saturday, 10:30–11:45 a.m.—Sabine

"The Importance of Visualization for the General Chemistry Student," Peter Atkins, Professor of Chemistry, Oxford University

CHILD DEVELOPMENT EDUCATORS ASSOCIATION (CDEATTYC)

Chairp: NANCY A. BENZ, South Plains College

Friday, 11:15 a.m. –12:45 p.m.—Brazos

Panel Discussion: "Articulation Between Junior and Senior Colleges: The Work Continues," Larry Franks, Director, Instructional Programs, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board; Dorothy McNutt, Project Director, Workforce Education Course Manual; Betty Larson, Dean, Occupational-Technical Education, San Antonio College; Chris Webster-Reid, Texas Head Start Collaboration Project; and Sandra Enders, Instructor of Child Development Education, San Antonio College, Moderator

Saturday, 9:00–10:15 a.m.—Brazos

"Working Toward Articulation: Implementation of the Workforce Education Course Manual," Sandra Enders, San Antonio College

COMPENSATORY/DEVELOPMENTAL EDUCATION

Chair: CARMAN E. WIESE, Southwest Texas Junior College

Friday, 11:15 a.m. –12:45 p.m.—Cedar

"TASP: A Legislative Update," Ron Swanson, Director, Texas Academic Skills Program, Texas Higher Education Coordinating Board

Saturday, 9:00–10:15 a.m.—Cedar

"Developmental Educators' Exchange," Susan Hammond, Julie Kern, The Phoenix Institute, Palo Alto College

COMPUTER CENTER DIRECTORS

Chair: CHARLES W. (BILL) BANE, McLennan Community College

Friday, 9:30 –11:00 a.m.—Mezzanine 1

"Multimedia/Distance Education Classroom Presentations: Software, Hardware, Support Staff," Greta B. Hecker, Coordinator of Video Productions, Texas State Technical College–Waco

Saturday, 10:30–11:45 a.m.—Mezzanine 1

"Distance Education Issues: Barriers and Implementation," Dixon Bailey, Director of Economic Development and Industrial Training, Texas State Technical College–Sweetwater

COMPUTER INFORMATION PROCESSING

Chair: GIGI N. BEATON, Tyler Junior College

Friday, 11:15 a.m.–12:45 p.m.—Colorado

"Integrating the Internet into Curriculum and Instruction," Glen J. Coulthard, Computer Program Administrator, Okanagan University College, Vernon, British Columbia

Saturday, 8:00–10:15 a.m.—Colorado

8:00–9:00 a.m.—Breakfast Meeting

"Distance Learning," Darrell Ward, President, HyperGraphics Corporation, and Dennis Spisak, Regional Vice President, Glencoe/McGraw-Hill

9:00–10:15 a.m.—"Texas Higher Education Coordinating Board Computer Science Update," Larry Franks, Director, Instructional Programs, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

COSMETOLOGY

Chair: MARIE J. (BILLIE) POPP, McLennan Community College

Friday, 9:00 a.m.–1:00 p.m.—Ash

"Stress Management," Marylea Henderson, Counselor, McLennan Community College

Saturday, 9:00 a.m.–1:00 p.m.—Ash

"New Legislation, Proposed Rule Changes, and Exam Updates, Including Hair Weaving and Hair Braiding," Dick Strader, Executive Director, Larry Perkins, Director of State Inspectors, and Victor Balderas, Director of Examinations, Texas Cosmetology Commission

COUNSELING AND STUDENT PERSONNEL SERVICES

Chair: M. ELDA CISNEROS, Houston Community College System–Central College

Friday, 9:30–11:00 a.m.—Lavaca

"Project M.A.L.E. (Motivation and Achievement through Leadership & Education): Counseling At-Risk Students," Kenneth Holden, Project Director, Project M.A.L.E., Houston Community College System

Saturday, 10:30–11:45 a.m.—Lavaca

"Counseling Special Populations: Support Services for Vietnamese Students," Gigi Do-Nguyen, Counselor, Houston Community College System–Central College

CRIMINAL JUSTICE

Chair: GEORGE L. LAWLESS, South Plains College

Friday, 11:15 a.m.–12:45 p.m.—Neches

Roundtable Discussion: "Issues in Law Enforcement and Criminal Justice: Education 2000"

Saturday, 9:00–10:15 a.m.—Neches

Roundtable Discussion: "Core Course Changes in Law Enforcement and Criminal Justice"

DEVELOPMENTAL READING

Chair: PEGGY R. PORTER, Houston Community College System–Northwest College

Friday, 9:30–11:00 a.m.—Live Oak

"Teaching Main Idea Skills," Brenda D. Smith, Professor of Reading, Georgia State University

Saturday, 10:30–11:45 a.m.—Live Oak

"Using Multicultural Supplementary Materials and Methods to Enhance TASP Reading Skills," Elizabeth Grady Branch, Professor of Reading, Tarrant County Junior College–South Campus; Annie Jewett, Professor of Reading, and Jeanette Adkins, Instructor of Developmental English, Tarrant County Junior College–Northeast Campus

ECONOMICS

Chair: CHARLES M. NEWTON, JR., Wharton County Junior College

Friday, 11:15 a.m.–12:45 p.m.—Live Oak

"Retail Wheeling: Public Utility Deregulation in Texas," Jay Zarnikau, Director of Strategic Planning and Pricing, Planergy

Saturday, 9:00–10:15 a.m.—Live Oak

"What Should be Taught in the Principles of Economics Courses?" James Gwartney, Professor of Economics, Florida State University

ELECTRONICS

Chair: GUS D. RUMMEL, Central Texas College

Thursday, 7:30 a.m.–5:00 p.m.—Mulberry

*Hands-On Exercise—**prior reservation required.** "Data Communications," Randy Ratliff, author

Friday, 11:30 a.m.–1:30 p.m.—Mulberry

*Luncheon Meeting—**prior reservation required.** "Verifying Compatability of Modern High-Tech Complex Microprocessors," David Bass, Director of System Engineering Validation, Advanced Micro Devices Corporation

Friday, 9:00–10:30 p.m.—Mulberry

*Dessert Reception—**prior reservation required.** Advertisers and Industry Representatives

Saturday, 8:00–9:30 a.m.—Mulberry

*Breakfast Meeting—**prior reservation required.** "Analog Design," Kelvin McCullough, Analog Design Engineer, Motorola Corporation

***Reservations must be made in advance. Contact Gus Rummel, 1-800-223-4760, ext. 1119.**

ENGINEERING GRAPHICS AND COMPUTER AIDED DRAFTING

Chair: ANTONIO M. RAMIREZ, Austin Community College

Friday, 9:30–11:00 a.m.—Mezzanine 2

"Parametric CAD Tools in Architectural Design," Christopher Hilton, Instructor of Engineering Design Graphics, Austin Community College

Saturday, 10:30–11:45 a.m.—Mezzanine 2

"Parametric CAD Tools in Machine Design," John O'Gara, Autodesk Trainer, AutoCAD Training Center, Austin Community College

ENGLISH

Chair: CYNTHIA D. WILSON, Southwest Texas Junior College

Friday, 11:15 a.m.–12:45 p.m.—Ballroom B

"Joining the Electronic Community: Practical Choices for the Basic Writing Classroom," Evelyn Posey, Associate Professor of English and Assistant Dean of Liberal Arts, and Kate Mangelsdorf, Associate Professor of English and Director of First-Year Composition, The University of Texas at El Paso

Saturday, 9:00–10:15 a.m.—Ballroom B

"Success Stories: Interactive Classrooms for Literature and Writing at Odessa College and Southwest Texas Junior College," Roberta Trammel, English Instructor, Southwest Texas Junior College; Michael White, Kathy Keen, Mark Jordan and Donna Smith, Instructors of English, Odessa College

ENGLISH-AS-A-SECOND-LANGUAGE

Chair: A. ELIZABETH GILFILLAN, Houston Community College System–Gulfton Center

Friday, 9:30–11:00 a.m.—Mezzanine 5

"Community Outreach by ESL Community College Students in Elementary School Classrooms," Rose Mary Schouten, Instructor of ESL, Houston Community College System

"Incorporating Story-Telling in the ESOL Writing Program," Olivia Villagra, Coordinator, ESOL Program, North Lake College

Saturday, 10:30–11:45 a.m.—Mezzanine 5

"Computer Labs: The Good, the Bad, and the Ugly," Bill Martin, Instructor of Intensive English, Houston Community College

"The One Room Schoolhouse: A Socio-Linguistic Approach to Teaching Adult Learners in a Multi-Level Classroom," Collette A. Gill, Instructor of ESL, Wharton County Junior College

FOREIGN LANGUAGE

Chair: SHERRYL C. BROWN, Austin Community College

Friday, 11:15 a.m. –12:45 p.m.—Mezzanine 2

"The Network Future of Language Instruction," Pete Smith, Director, Language Acquisition Center, The University of Texas at Arlington

Saturday, 9:00–10:15 a.m.—Mezzanine 2

"Can Old Dogs Learn New Tricks? Second Language Acquisition from the Perspective of Linguistics and Cognition," David Birdsong, Professor of French, The University of Texas at Austin

GEOLOGY AND GEOGRAPHY

Chair: DAVE L. HANSMIRE, College of the Mainland

Friday, 11:15 a.m.–12:45 p.m.—Mezzanine 7

"Geographic Information Systems Technology Application for Community College Curricula," Roberto Garza, Coordinator, Earth Sciences Department, and Michael D. Psencik, Chair, Engineering Technology Department, San Antonio College

Saturday, 9:00–10:15 a.m.—Mezzanine 7

"Geographic Information Systems Technology," Lori Sullivan, Marketing Representative, Environmental Systems Research Institute

GOVERNMENT

Chair: GABRIEL UME, Palo Alto College

Friday, 9:30–11:00 a.m.—Ballroom B

"Elections '96: The Secret of Clinton's Success," Stephen J. Wayne, Chair, Department of Government, Georgetown University

"The End of the Republican Era?" Theodore J. Lowi, John L. Senoir Professor of American Institutions, Cornell University

Saturday, 10:30–11:45 a.m.—Ballroom B

"The Morning After: The Aftermath of the '96 Elections," George Edwards, Director, Center for Presidential Studies, Texas A&M University

"Millennial Politics: Where Do We Go From Here?" Larry Sabato, Robert Gooch Professor of Government and Foreign Affairs, University of Virginia

HEALTH OCCUPATIONS

Chair: CECILE M. SANDERS, Austin Community College

Friday, 9:30–11:00 a.m.—Neches

"Making Clinical Teaching Effective," John H. Kleffner, Educational Development Specialist, The University of Texas Health Science Center at San Antonio

Saturday, 10:30–11:45 a.m.—Neches

"Customer Service," Joe D. Granberry, Senior District Commander, Emergency Medical Services Department, City of Austin

HEALTH, PHYSICAL EDUCATION, AND RECREATION

Chair: JUDY W. BRYANT, South Plains College

Friday, 9:30–11:00 a.m.—Pine

"Customer Service: Whose Job Is It Anyway?" Paula Brown, Director of Staff Development and Recruitment, King's Daughters Hospital, Temple

Saturday, 10:30–11:45 a.m.—Pine

"Improving Student Motivation," John E. Roueche, Professor and Director, Community College Leadership Program, The University of Texas at Austin

HISTORY

Chair: SUSAN F. HULT, Houston Community College System–Central College

Friday, 11:15 a.m.–12:45 p.m.—Water

"The Arts and Culture: An Historical Perspective on the American Experience," James A. Henretta, Priscilla Alden Burke Professor of American History, University of Maryland–College Park

Saturday, 9:00–10:15 a.m.—Water

"First Ladies: Political Role and Public Image," Edith Mayo, Curator, Division of Political History, National Museum of American History, Smithsonian Institution

HORTICULTURE

Chair: MARK A. STOREY, Texarkana College

Friday, 9:00 a.m.–12:45 p.m.

Tour of National Wildflower Research Center

"From the Ground Up: Plant Production and Establishment at the National Wildlife Research Center," Denise D. Delaney, Gardens Manager and Senior Horticulturist, National Wildlife Research Center

(NOTE: Transportation will depart from the Trinity Street entrance at 9:00 a.m. and return at approximately 12:45 p.m.)

LEARNING RESOURCES

Chair: ALAN M. BERECKA, McLennan Community College

Friday, 9:30–11:00 a.m.—Cedar

"Digital Libraries: Texas State Libraries Electronic Library Services," Lisa DeGruyter, Manager, Electronic Library Services, and Rue Ramires, Coordinator, Network Information, Texas State Library

Saturday, 10:30–11:45 a.m.—Cedar

"Create Your Own Web Site Using HTML," Margaret Peloquin, Chief Librarian, Austin Community College–Riverside Campus

MATHEMATICS

Chair: P. DOUG PROFFER, Collin County Community College–Spring Creek Campus

Friday, 11:15 a.m.–12:45 p.m.—Ballroom C

"Tomorrow's Textbooks: Print or Electronic?" Ronald E. Larson, Professor of Mathematics, Penn State University at Erie

Saturday, 9:00–10:15 a.m.—Ballroom C

"Mathematics for the 21st Century," Sheldon P. Gordon, Professor of Mathematics, Suffolk County Community College, Riverhead, New York

OFFICE TECHNOLOGY

Chair: PATRICIA B. DENNIS, South Plains College

Friday, 11:15 a.m.–12:45 p.m.—Pine

"Considerations in Developing a Multimedia Program," Kay Pallavicini, Program Coordinator, Multimedia Development, and Sue Mahoney, Instructor of Multimedia and Desktop Publishing, North Harris College

Saturday, 9:00–10:15 a.m.—Pine

"Microsoft Office '97 and Corel WordPerfect: Understanding the Genesis of the Golden Age of Software Suite Products," Joseph W. Habraken, Developmental Editor, EMC/Paradigm Publishing

PHILOSOPHY

Chair: REX C. PEEBLES, Austin Community College

Friday, 9:30–11:00 a.m.—Trinity

"Critical Thinking and Ethics," Danney Ursery, Associate Professor of Philosophy, St. Edward's University

Saturday, 10:30–11:45 a.m.—Trinity

"Philosophy as an Essential College Subject," Robert Solomon, Quincy Lee Centennial Professor of Philosophy, The University of Texas at Austin

PHYSICS AND ENGINEERING

Chair: JEFFREY B. WATSON, Navarro College

Friday, 12:45–3:00 p.m.

Tour of the Atomic and Molecular Physics Laboratory at The University of Texas at Austin

"Interaction of Molecules with Solid Surfaces," Gregg Sitz, Professor of Physics, The University of Texas at Austin

(NOTE: Transportation will depart from the Trinity Street entrance at 12:45 p.m. and return at approximately 3:00 p.m.)

Saturday, 9:00–10:15 a.m.—Mezzanine 5

"Industry-Education Partnerships," Mike Kukuk, Training Foreman, Sterling Chemical Corporation

PSYCHOLOGY

Chair: SAUNDRA Y. BOYD, Houston Community College System–Central College

Friday, 11:15 a.m.–12:45 p.m.—Lavaca

"Developmental and Multicultural Issues as Psychology Enters the 21st Century," Kathleen Stassen Berger, Professor of Psychology, Bronx Community College, City University of New York

"Deep in the Heart of Psychology: What Are the Key Concepts that Should Be Part of Every Introductory Psychology Course?" Dennis Coon, author

Saturday, 9:00–10:15 a.m.—Lavaca

"Let Me Tell You a Story: The Role of Narrative in the Classroom," Josh R. Gerow, Professor of Psychological Services, Indiana University and Purdue University at Fort Wayne

REAL ESTATE

Chair: JOSEPH E. GOETERS, Houston Community College

Friday, 9:30–11:00 a.m.—Mezzanine 6

"Legal Issues Affecting Real Estate Practitioners," James A. Reed, Attorney at Law, Board Certified, Commercial Real Estate Law, Texas Board of Legal Specialization

Saturday, 10:30–11:45 a.m.—Mezzanine 6

"Rules Relating to Inspections in Texas," Larry Foster, President, Foster Inspections & Construction Consulting, Inc., Austin

SOCIOLOGY AND ANTHROPOLOGY

Co-Chairs: DIANA KENDALL and JERRY W. SHEPPERD, Austin Community College

Friday, 9:30–11:00 a.m.—Brazos

"Bridges Between Sociologists at Community Colleges, Universities, and Professional Associations," Teresa A. Sullivan, Vice President and Graduate Dean, The University of Texas at Austin

Saturday, 10:30–11:45 a.m.—Brazos

"Dealing With Problems of Diversity Among College Students: Classroom Teaching and Textbook Writing," Richard P. Appelbaum, Professor of Sociology, University of California at Santa Barbara, and William Kornblum, Professor of Sociology, Graduate School of the City University of New York

SPEECH AND DRAMA

Chair: RAYMOND C. PUCHOT, Lee College

Friday, 9:30–11:00 a.m.—San Jacinto

"Innovations in Educational Communication," George Rodman, Professor of Speech Communication, Brooklyn College, City University of New York

Saturday, 10:30–11:45 a.m.—San Jacinto

"Kidding Around in Theater," James Mammarella, Director of Theater and Professor of Speech Communication, and Jo May, Theater Assistant, San Antonio College

TEXAS ADMINISTRATORS OF CONTINUING EDUCATION FOR COMMUNITY/JUNIOR COLLEGES (TACEC/JC)

Chair: ALBERT P. PEREZ, Austin Community College

Friday, 9:00–11:30 a.m.—Ballroom A

Joint Meeting with Texas Association of College Technical Educators (TACTE), Texas Association of Junior and Community College Instructional Administrators (TAJCCIA), and Texas Association of Community College Chief Student Affairs Administrators (TACCCSAA)

9:00–9:30 a.m.—Registration

9:30–11:30 a.m.—"Looking to the Future for Community Colleges," Kenneth H. Ashworth, Texas Commissioner of Higher Education

Panel Discussion: Linda Timmerman, Dean of Academic Services, Navarro College; Deana Lusk, Associate Vice President for Instruction, Midland College; David Wells, Provost, Tarrant County Junior College District; and Jerry Wesson, Executive Dean of Student Services, Northeast Texas Community College

Saturday, 9:00–10:15 a.m.—Austin Room

TACEC/JC Board of Directors Meeting

TEXAS ASSOCIATION OF COMMUNITY COLLEGE CHIEF STUDENT AFFAIRS ADMINISTRATORS (TACCCSAA)

President: JERRY W. WESSON, Northeast Texas Community College

Friday, 9:00–11:30 a.m.—Ballroom A

Joint Meeting with Texas Association of College Technical Educators (TACTE), Texas Association of Junior and Community College Instructional Administrators (TAJCCIA), and Texas Administrators of Continuing Education for Community/Junior Colleges (TACEC/JC)

9:00–9:30 a.m.—Registration

9:30–11:30 a.m.—"Looking to the Future for Community Colleges," Kenneth H. Ashworth, Texas Commissioner of Higher Education

Panel Discussion: Linda Timmerman, Dean of Academic Services, Navarro College; Deana Lusk, Associate Vice President for Instruction, Midland College; David Wells, Provost, Tarrant County Junior College District; and Jerry Wesson, Executive Dean of Student Services, Northeast Texas Community College

Saturday, 8:00–9:30 a.m.—Mezzanine 6

TACCCSAA Business Meeting

Saturday, 9:30–10:30 a.m.—Independence

Joint Meeting with Texas Association of Junior and Community College Instructional Administrators (TAJCCIA) and Texas Association of College Technical Educators (TACTE)

Coordinating Board Update, Robert E. Lahti, Assistant Commissioner, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board, and Don Hudson, Director of Research and Policy Analysis, Texas Association of Community Colleges

TEXAS ASSOCIATION OF JUNIOR AND COMMUNITY COLLEGE INSTRUCTIONAL ADMINISTRATORS (TAJCCIA)

President: JOHN DAVID MUELLER, Texarkana College

Friday, 9:00–11:30 a.m.—Ballroom A

Joint Meeting with Texas Association of College Technical Educators (TACTE), Texas Association of Community College Chief Student Affairs Administrators (TACCCSAA), and Texas Administrators of Continuing Education for Community/Junior Colleges (TACEC/JC)

9:00–9:30 a.m.—Registration

9:30–11:30 a.m.—"Looking to the Future for Community Colleges," Kenneth H. Ashworth, Texas Commissioner of Higher Education

Panel Discussion: Linda Timmerman, Dean of Academic Services, Navarro College; Deana Lusk, Associate Vice President for Instruction, Midland College; David Wells, Provost, Tarrant County Junior College District; and Jerry Wesson, Executive Dean of Student Services, Northeast Texas Community College

Saturday, 8:30–9:30 a.m.—Independence

TAJCCIA Business Meeting

Saturday, 9:30–10:30 a.m.—Independence

Joint Meeting with Texas Association of College Technical Educators (TACTE) and Texas Association of Community College Chief Student Affairs Administrators (TACCCSAA)

Coordinating Board Update, Robert E. Lahti, Assistant Commissioner, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board, and Don Hudson, Director of Research and Policy Analysis, Texas Association of Community Colleges

TEXAS ASSOCIATION OF COLLEGE TECHNICAL EDUCATORS (TACTE)

President: HOMER M. HAYES, San Antonio College

Friday, 9:00–11:30 a.m.—Ballroom A

Joint Meeting with Texas Association of Junior and Community College Instructional Administrators (TAJCCIA), Texas Administrators of Continuing Education for Community/Junior Colleges (TACEC/JC), and Texas Association of Community College Chief Student Affairs Administrators (TACCCSAA)

9:00–9:30 a.m.—Registration

9:30–11:30 a.m.—"Looking to the Future for Community Colleges," Kenneth H. Ashworth, Texas Commissioner of Higher Education

Panel Discussion: Linda Timmerman, Dean of Academic Services, Navarro College; Deana Lusk, Associate Vice President for Instruction, Midland College; David Wells, Provost, Tarrant County Junior College District; and Jerry Wesson, Executive Dean of Student Services, Northeast Texas Community College

Saturday, 9:30–10:30 a.m.—Independence

Joint Meeting with Texas Association of Junior and Community College Instructional Administrators (TAJCCIA) and Texas Association of Community College Chief Student Affairs Administrators (TACCCSAA)

Coordinating Board Update, Robert E. Lahti, Assistant Commissioner, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board, and Don Hudson, Director of Research and Policy Analysis, Texas Association of Community Colleges

TEXAS JUNIOR COLLEGE MANAGEMENT EDUCATORS ASSOCIATION (TJCMEA)

Chair: RUSSELL D. KUNZ, Collin County Community College–Preston Ridge Campus

Thursday, 12:30–3:15 p.m.

12:30–3:15 p.m.—Tour of Motorola, Incorporated

(NOTE: Transportation will depart from the Trinity Street entrance at 12:30 p.m. and return at approximately 3:15 p.m.)

Friday, 11:15 a.m.–12:45 p.m.—Sabine

"Improving Teaching Effectiveness," Bill Pride, Professor of Marketing, Texas A&M University, and Robert Hughes, Instructor of Business Administration, Richland College

Saturday, 9:00–10:15 a.m.—Sabine

"Workforce Education Course Manual and How It Will Affect Management Development and Other Program Areas," Dorothy McNutt, Project Director, Workforce Education Course Manual, and Kay Hale, Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

WELDING

Chair: HAMP DREW, St. Philip's College

Friday, 9:30–11:00 a.m.—Mezzanine 8

"National Skills Standards for Training and Qualification of Welding Personnel," Eddie Lee, Procedure Development, Qualification, Welder Testing, and Qualification Specialist, Texas A&M University Engineering Extension Service

Saturday, 10:30–11:45 a.m.—Mezzanine 8

Continuation of Friday Program

Featured Speakers on Friday, February 21 at 11:15 - 12:45

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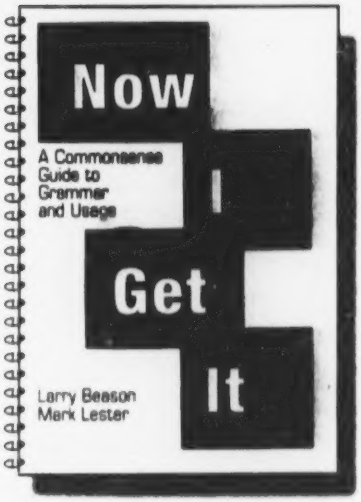

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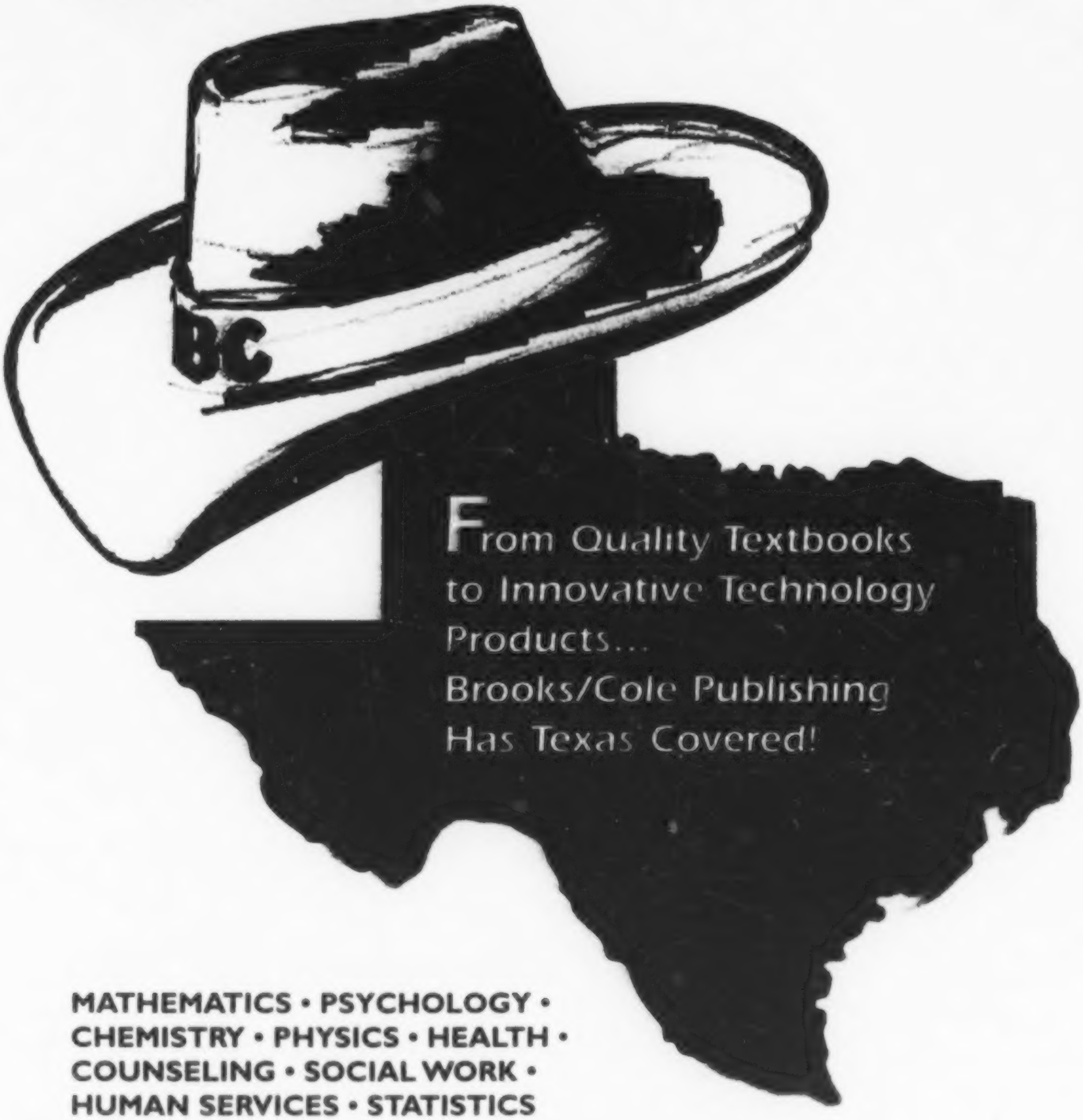

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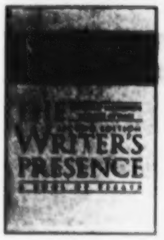

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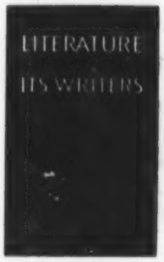

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RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TCCTA Resolutions Committee invites individual members and campus faculty organizations to submit suggestions for proposed resolutions to be submitted at the 1997 convention in Austin.

Suggestions should be received by Feb. 1, 1997, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for Feb. 20, 1997, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Mel Griffin, Chairperson
TCCTA Resolutions Committee
Northeast Texas Community College
P.O. Box 1307
Mount Pleasant, Texas 75456

Other members of the committee are Patricia M. Stone, vice chair, Tomball College; Jo Hall Church, North Central Texas College; Roger L. Dimick, Lamar University Institute of Technology; Robert Gamboa, Texas State Technical College–Waco Campus; Bruce Odom, Trinity Valley Community College; Ronald R. Roberts, Grayson County College; Matilda D. Saenz, North Lake College; and Daniel L. Spencer, Temple College.

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SECTION TO DISCUSS AT-RISK STUDENTS

Kenneth Holden

Gigi Do-Nguyen

The Counseling Section has planned a meeting Friday, Feb. 21, that will feature a presentation entitled "Project M.A.L.E. (Motivation and Achievement through Leadership and Education): Counseling At-Risk Students." Program presenter and project director Kenneth Holden is a licensed professional counselor. He has worked with the Houston Community College System for the past seven years and currently serves as lead counselor in the college's counseling center.

The Counseling Section will meet on Saturday to share in a group discussion on techniques for counseling at-risk students. The program, entitled "Counseling of Special Populations: Support Services for Vietnamese Students," will be presented by Gigi Do-Nguyen, a counselor with the student support services program at the Central College of the Houston Community College System. Ms. Do-Nguyen works with at-risk students from low-income families and first-generation students to attend college. As the only Asian counselor in the HCC system who is bilingual in Vietnamese and English, she also counsels the Vietnamese student population and is advisor for HCC's Asian Student Organization. Ms. Do-Nguyen immigrated to the United States from Vietnam in 1975. She earned the master's degree in sociology from the University of Houston and is currently pursuing a doctorate in education at that institution.

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SECTION TO CONSIDER USES OF INTERNET

Glen J. Coulthard

The Computer Information Processing Section will meet Friday, Feb. 21, to learn ways to integrate the Internet and World Wide Web into current curricula to provide additional resources to students and teachers. The program, "Integrating the Internet into Curriculum and Instruction," will explore the latest technologies used by educational institutions worldwide. Software applications designed for the Internet, including VBScript, JAVA, Shockwave, and Neuron, make interactive elements on the World Wide Web faster, more dependable, and easier to use.

Although this is not a technical seminar, participants will receive a thorough explanation of these new tools and experience firsthand their benefits for the classroom. The program is presented by Glen J. Coulthard, who has more than ten years' experience in computer software training and management consulting. Mr. Coulthard has worked with major corporations and leading educational institutions, analyzing and implementing technology applications. He is currently the program administrator for computers at Okanagan University College, the largest community college in British Columbia, Canada. In the past year, he has successfully implemented departmental Web sites, intranets, multimedia computer-based training projects and an online curriculum conversion project for distance learning. With his partner, Sarah Hutchinson, he has authored a software tutorial series entitled "The Irwin Advantage Series for Computer Education."

Saturday's session features two programs. At 8:00 a.m., Darrell Ward, president and chief executive officer of HyperGraphics Corporation, and Dennis Spisak, regional vice president for Glencoe/McGraw-Hill, will discuss issues related to "Distance Learning." The program will demonstrate ways various disciplines are using distance learning through the use of the Internet. Dr. Ward's background includes 15 years of teaching and research at the university level. Spisak has ten years of teaching experience at the secondary and post-secondary levels. He joined McGraw-Hill in 1981 and is currently regional vice president for the Glencoe post-secondary division.

The following session, beginning at 9:00 a.m., will provide an update on policies of the Texas Higher Education Coordninating Board affecting computer instruction. The program presenter will be Larry Franks, program director in the Community and Technical Colleges Division of the Coordinating Board.

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MATHEMATICS SECTION PLANS PROGRAM

Ronald E. Larson

Sheldon P. Gordon

The Friday, Feb. 21, meeting of the Mathematics Section will feature a presentation by Roland E. Larson on "Tomorrow's Textbooks: Print or Electronic?" Dr. Larson is professor of mathematics at Penn State University at Erie. He received the bachelor of science degree in mathematics from Lewis and Clark College, the master of science degree in mathematics and Ph.D. in topology from the University of Colorado. He is the author or co-author of more than two dozen mathematics textbooks for sixth grade through high school level courses. He has also created several multimedia software packages to enhance mathematics instruction.

On Saturday, Sheldon P. Gordon, professor of mathematics at Suffolk County Community College, in Riverhead, New York, will discuss "Mathematics for the 21st Century." Dr. Gordon served as project director of the mathematics modeling-precalculus reform project and is principle author of the project's report, *Functioning in the Real World: A Precalculus Experience*. He has written more than 90 articles on mathematics research and education. In his presentation, Dr. Gordon will consider major changes in mathematics instruction, including the expanding role of technology, the changing needs of students, and the increasing number of disciplines which require mathematical proficiency.

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STARLINK TO DISCUSS DISTANCE LEARNING

As a follow-up to the Starlink conference in January, a panel of Texas distance education faculty and administrators will discuss distance education concerns and answer audience questions. The Starlink forum will be held Friday, Feb. 21, from 2:45 to 4:15 p.m. Key issues to be discussed are legislative actions affecting distance learning, changing faculty roles and compensation, ways distant education affects the relationship between teacher and student, and faculty training opportunities.

The panel will also discuss the latest technologies, such as the Internet, two-way video and desktop video.

Panel members leading the discussion will be Mickey Slimp, dean of learning resources at Tyler Junior College, and chair of the Instructional Telecommunications Council of the American Association of Community Colleges; Roger Boston, computer science instructor with the Houston Community College System; Janice Hartgrove-Freile, professor of psychology at North Harris College; and Marshall Hill, program director in the Community and Technical Colleges Division of the Texas Higher Education Coordinating Board.

SEMINAR ON DIVERSITY PLANNED

A special seminar has been planned for Friday, Feb. 21 at 2:45 p.m. to discuss issues of diversity in community colleges. Curtis Polk, employee ombudsman at the Texas Department of Insurance, and Renee Polk, assistant director of organizational diversity and development in the Division of Housing and Food Service at the University of Texas at Austin, will be the featured presenters.

Mr. Polk serves as counselor and management consultant at the Department of Insurance and has primary responsibility for investigating reports of sexual, racial, and ethnic harassment. He conducts agency-wide training sessions designed to improve employee communication, conflict management, and diversity awareness. He has lectured and presented workshops at colleges, universities, and companies on issues of race relations.

Ms. Polk coordinates staff development and education at the University of Texas Food Service Division. In addition, she coordinates workshops and serves as internal human resources and diversity consultant. She holds the bachelor's degree in journalism from the University of Missouri at Columbia and the master's degree in journalism from Marshall University. Prior to assuming her present duties, Ms. Polk was director of training at the Texas Office of the Attorney General.

TCCTA MEMBERSHIP SERVICES COMMITTEE TO OPERATE PLACEMENT CENTER DURING CONVENTION

The TCCTA Membership Services Committee will operate a placement center during the annual convention at the Austin Convention Center. Committee members Veneta B. Edwards, Hill College, and Enrique K. Chamberlain, North Lake College, will serve this year as co-chairs of the subcommittee to handle arrangements for staffing and organizing the placement center. Members of the Membership Services Committee will help staff the center during the convention.

This will be the twenty-first consecutive year that a placement center has been operational during the annual TCCTA convention. In past years, as many as 125 job listings have been posted.

In a joint letter from TCCTA State President Glenda Easter, each college president was invited to submit information regarding anticipated openings on the full-time faculty and administrative staff for the coming academic year. College personnel officers are asked to provide the following information for each vacancy: position title, application deadline, job description, starting date, salary range, qualifications, and contact person at the college and/or at the convention. Information concerning anticipated openings should be sent to the TCCTA State Office by Feb. 14.

Job listings will be posted on a bulletin board near the registration area in the Austin Convention Center. Hours of operation will be from 8:00 a.m. to 2:00 p.m., on Friday, Feb. 21, and from 8:00 to 11:00 a.m., Saturday, Feb. 22.

TCCTA members who wish to do so are invited to send résumés to be included in a loose-leaf binder, filed according to teaching fields. College personnel officers and other administrators attending the convention will be given opportunities to review the résumés and obtain information about potential candidates for staff openings. Résumés should be sent to the TCCTA State Office, 901 South MoPac Expressway, Building One, Suite 410, Austin, Texas 78746-5747. Résumés should be mailed in time to be received by Feb 14. After that date, members may take their résumés directly to the placement center at the convention site.

Following the convention, job listings and résumés of those seeking positions will be returned to the state office for the TCCTA placement/referral service.

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TOPICS AND SPEAKERS ANNOUNCED FOR SECTION MEETINGS

***Left to Right:* Jeanette Anderson, Dorothy Parker, Julie Gwin**

Cynthia A. Parkman

Rose Mary Schouten

Olivia Villagra

Collette A. Gill

Bill Martin

Josh R. Gerow

ASSOCIATE DEGREE NURSING SECTION

The featured speaker at the Friday, Feb. 21, meeting of the Associate Degree Nursing Section will be Cynthia A. Parkman, who will discuss "Delegation: Successful Strategies for Teaching." Ms. Parkman is hospital educator for process redesign at Mercy Health Care, in Sacramento, California. Author of numerous articles and books, she has written extensively on organizational and governance structures in the health care setting. Her research in this area has been the basis for many presentations at conferences across the United States and Canada.

On Saturday, a panel of educators will discuss "High Tech, Low Tech: Teaching Strategies for Learning." Panel members will include Julie Gwin, Terri Pensabene, Jeanette Anderson, Debra Price, and Dorothy Parker, instructors of nursing at Tarrant County Junior College–South Campus. This discussion will explore hypergraphics and games in the classroom, as well as techniques utilizing group work in study guides, drama, and other activities. The advantages and disadvantages of Power Point technology will also be considered.

This offering is approved for 1.5 continuing education contact hours. Tarrant County Junior College has been awarded Provider Status by the Texas Nurses Association, which is accredited by the American Nurses Credentialing Center Commission on Accreditation. This approval meets Type I criteria for mandatory continuing education requirements toward relicensure as established by the Board of Nursing Examiners for the State of Texas.

BIOLOGY SECTION

The featured speaker at the Friday, Feb. 21, meeting of the Biology Section will be Neil A. Campbell, professor of biology at the University of California at Riverside. He will discuss "The Evolutionary Enigma of Sex." Dr. Campbell notes that the topic of sex provides biology educators excellent opportunities to engage students in discussions about key concepts of evolution. In fact, says Dr. Campbell, sex poses some of the most challenging problems for evolutionary biology. His presentation will focus on three of these questions: How does natural selection maintain sex? Why are there only two sexes in most species? What is the evolutionary basis of sexual selection?

Friday afternoon, at 2:45 p.m., biology instructors and others are invited to a special presentation by Sharon Jasper, professor of biology at Texas A&M University. Her presentation is entitled "Texas River Watch." Dr. Jasper will discuss current issues in the ecology of rivers in Texas.

On Saturday, John W. Bickham will be the featured speaker. He will discuss "Ecotoxicological Studies in the Republic of Azerbaijan." Dr. Bickham is professor of biology in the Department of Wildlife and Fisheries Sciences at Texas A&M University.

COMPENSATORY/ DEVELOPMENTAL EDUCATION SECTION

Developmental educators will meet Friday, Feb. 21, to hear Ron Swanson, director of the Texas Academic Skills Program at the Texas Higher Education Coordinating Board. Dr. Swanson will present a legislative update on TASP.

Saturday's meeting will feature a presentation by Susan Hammond and Julie Kern. Their topic is entitled "Developmental Educators' Exchange." Ms. Hammond is director, and Ms. Kern is assistant director, of the Phoenix Institute at Palo Alto College. This institute was founded by the Alamo Community College District to support research in effective classroom practices in developmental education. The institute supports faculty release time to arrange and test new classroom and curricular strategies. Successful strategies are reported to developmental educators at an annual Developmental Educators' Exchange, hosted by the institute.

DEVELOPMENTAL READING SECTION

Friday, Feb. 21, the Developmental Reading Section will feature a presentation by Brenda D. Smith, professor of reading at Georgia State University. Dr. Smith's topic will be "Teaching Main Idea Skills." The author of *Bridging the Gap* and *Breaking Through*, she is the general editor for a study skills series that includes books on history, chemistry, mathematics, psychology, and biology. Dr. Smith has taught college developmental reading and study skills more than 20 years and has published many articles on those subjects. She has received the Distinguished Alumni Professor and the Georgia Reading Teacher of the Year awards.

Saturday's program will feature a panel discussion on "Using Multicultural Supplementary Materials and Methods to Enhance TASP Reading Skills." Panel members will include Elizabeth Grady Branch, professor of reading at Tarrant County Junior College–South Campus; Annie Jewett, professor of reading at Tarrant County Junior College–Northeast Campus; and Jeanette Adkins, instructor of developmental English at Tarrant County Junior College–Northeast Campus.

ENGLISH-AS-A-SECOND-LANGUAGE SECTION

The English-as-a-Second-Language Section will meet Friday, Feb. 21, for two presentations. First, Rose Mary Schouten, instructor of ESL at Houston Community College, will discuss "Community Outreach by ESL Community College Students in Elementary School Classrooms." Ms. Schouten will describe a volunteer program at her institution which places college students in elementary school classrooms to work with young students from other countries.

The second session will feature Olivia Villagra, ESOL program coordinator at North Lake College, who will discuss "Incorporating Story-Telling in the ESOL Writing Program." Ms. Villagra will suggest ways to engage all language skills in storytelling activities.

On Saturday, the meeting will feature presentations by Collette A. Gill, instructor of ESL at Wharton County Junior College; and Bill Martin, instructor of intensive English at Houston Community College. Ms. Gill's topic is entitled "The One-Room Schoolhouse: A Socio-Linguistic Approach to Teaching Adult Learners in a Multi-Level Classroom." She will emphasize the emotional and socio-cultural elements of language learning and offer practical ideas for addressing the challenges these factors cause.

Mr. Martin will discuss "Computer Labs:

TEXAS WORKFORCE CONSORTIUM PLANS WORKSHOPS

The Texas Workforce Education Consortium will hold three workshops during the TCCTA convention to familiarize college teachers with the resources available through its Professional Development Management Project. The first workshop will be on "Professional Development Institutes: A Statewide Collaborative Model for Community Colleges," on Friday, Feb. 21, at 2:45 p.m. This workshop will provide an overview of the Professional Development Management Project, which is a joint effort among El Paso Community College, Lee College, Texas State Technical College–Sweetwater, and Brookhaven College, in the Dallas County Community College District.

The project is implementing a system of joint professional development activities among community colleges in Texas. As part of that system, it will be presenting a series of six professional development institutes across the state. The presentations and materials have been developed in a "train the trainer" format, equipping participants to return to their home colleges to replicate the workshops. The professional development institute lasts three days and comprises the following workshops: Internet Training; TECHlinx; Distance Learning Issues: What To Do After You Buy the Technologies; School-to-Work: College Counselor Training; Assessing Learning Needs of Distance Learners and Educators; Designing and Using Multimedia Classroom Lessons; and Articulation of Comprehensive Career Guidance Programs. This workshop will be presented by Bonnie Hobbins, Professional Development Management Project director and Title III coordinator at Lee College; Sharon Burton, Professional Development Management Project director and instructor of office technology at Brookhaven College; and Paul Fredrickson, coordinator of training and development at the Technology Assistance Center at the Bill Priest Institute.

The second workshop will be on the "TECHlinx Education Clearinghouse." This workshop will be held Friday from 4:15 until 5:45 p.m. The TECHlinx clearinghouse provides information resources focused on workforce education. TECHlinx assists users in accessing valuable and hard-to-find materials on issues facing workforce educators, such as workforce development, contract training, skill standards, curriculum development, school-business partnerships.

The Good, the Bad, and the Ugly." Based on ten years of experience managing the ESL computer lab at his institution, Mr. Martin will offer practical advice for what to do and what *not* to do when creating a computer lab for ESL students.

HORTICULTURE SECTION

On Friday, Feb. 21, the Horticulture Section will travel from the convention center to the National Wildflower Research Center to see a presentation entitled "From the Ground Up: The Story of the National Wildflower Research Center." The session's speaker will be Denise Delaney, senior horticulturist and gardens manager at the center. Ms. Delaney earned the bachelor of science degree in ornamental and landscape horticulture from the University of Nebraska at Lincoln. After the presentation, she will guide a tour of the gardens, gallery, and greenhouses. Participants will depart from the convention center at the Trinity Street entrance at 9:00 a.m. and return at 12:45 p.m.

PSYCHOLOGY SECTION

On Friday, Feb. 21, the Psychology Section will meet to hear two presentations. First, Kathleen Stassen Berger, professor of psychology at Bronx Community College, and author of *The Developing Person Through Childhood and Adolescence*, will discuss "Developmental and Multicultural Issues as Psychology Enters the 21st Century."

Following this presentation, Dennis Coon will discuss "Deep in the Heart of Psychology: What are the Key Concepts That Should be Part of Every Introductory Psychology Course?" Dr. Coon is author of *Introduction to Psychology: Exploration and Application* (7th ed.) and *Essentials of Psychology* (7th ed.)

On Saturday, Josh R. Gerow will offer a presentation entitled "Let Me Tell You a Story: The Role of Narrative in the Classroom." Dr. Gerow is professor of psychology at Purdue University.

SOCIOLOGY AND ANTHROPOLOGY SECTION PLANS PROGRAM ON DIVERSITY

The Sociology and Anthropology Section will meet Friday, Feb. 21, to hear a presentation on "Bridges Between Sociologists at Community Colleges, Universities and Professional Associations." This program will be presented by Teresa A. Sullivan, vice president and graduate dean at the University of Texas at Austin.

Dr. Sullivan earned the Ph.D. from the University of Chicago and has been a professor of sociology at the University of Texas since 1981. A labor force demographer, she also writes on issues of economic marginality. She received the 1990 Silver Gavel Award of the American Bar Association for her study of consumer bankruptcy, *As We Forgive Our Debtors: Bankruptcy and Consumer Credit in America* (Oxford, 1990). Her most recent book, co-authored with Randy Hodson, is entitled *The Social Organization of Work* (Wadsworth, 1995). Dr. Sullivan is secretary of the American Sociological Association, and is a fellow of the American Association for the Advancement of Science, where she serves as chair of the section on Social, Economic, and Political Science, and past chair of the U.S. Census Advisory Committee. Dr. Sullivan is nationally recognized for both her research and teaching, and has received three major teaching awards for her undergraduate teaching.

Saturday's section meeting will feature a discussion on diversity in the classroom by noted authors Richard P. Appelbaum and William Kornblum. The program is entitled "Dealing with Problems of Diversity Among College Students: Classroom Teaching and Textbook Writing."

Dr. Appelbaum is professor of sociology at the University of California at Santa Barbara, where he serves as director of the Community and Organization Research Institute and co-director of the Center for Global Studies. He is also a member of the University of California Pacific Rim Research Program Executive Committee. He holds the Bachelor of Arts degree from Columbia University, the master's degree in public administration from the Woodrow Wilson School of Public and International Affairs at Princeton University, and the Ph.D. from the University of Chicago. He has published in the areas of social theory, urban sociology, public policy, the sociology of housing and homelessness, and the globalization of business. His most recent books include *Rethinking Rental Housing* (Temple University Press, 1988), *Karl Marx* (Sage, 1988), and *States and Economic Development in the Asian Pacific Rim* (Sage, 1992). He is co-editor of *Competition and Change: The Journal of Global Business and Political Economy*, and is an elected council member of the Political Economy of the World System section of the American Sociological Association.

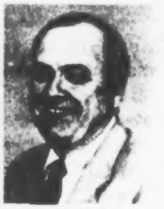
Dr. Kornblum is professor of sociology at the Graduate School of the City University of New York. A specialist in urban and community studies, Dr. Kornblum began his teaching career with the Peace Corps in the early 1960s, when he taught physics and chemistry in West Africa. He received his doctorate in sociology from the University of Chicago in 1971. He has also taught at the University of Washington at Seattle and worked as a research sociologist for the U.S. Department of the Interior. At the CUNY Graduate School, Dr. Kornblum directs research on youth and employment and on urban policy. He is author of *The Uptown Kids* and *Growing Up Poor*, studies of teenagers growing up in different low-income communities. He is also the principal investigator of Project TELL, a study of the ways in which home computers can improve the life chances of young people at risk of dropping out of school.

PRESIDENTS TO HEAR WORKFORCE DEVELOPMENT OFFICIAL

F. Pat Foy

Gerald Burson

Cheryl Sparks


Larry Phillips

James Horton

The annual meeting of the Texas Junior College Association will be held Friday, Feb. 21, at the Austin Convention Center, beginning at 11:30 a.m. Featured speaker for the luncheon session will be F. Pat Foy, manager of workforce development for the Intel Corporation. Dr. Foy will address the group on "Developing an Educated Workforce for the 21st Century."

Dr. Foy, a native of San Antonio, holds a bachelor's degree in psychology, a master's degree in counseling, and a Ph.D. in educational administration—all from the University of Texas at Austin. He has spent nearly 20 years in technical and vocational education at the community-technical college level in Texas and South Carolina.

From 1988 to 1993, he was director of business and industrial programs at Austin Community College. While serving in the ACC position, Dr. Foy designed over $3 million in custom training and education for the computer and wafer fabrication industry. He was part of the original task force charged with the job of defining the curriculum to prepare manufacturing technicians for the emerging high tech electronics industry, which has subsequently been installed at colleges across the nation.

Since 1993, Dr. Foy has headed the workforce development program for Intel's Albuquerque site, charged with installing the semiconductor manufacturing technology curriculum in colleges across the state of New Mexico. He will soon be moving to a similar post at Intel's Alliance facility north of the Dallas-Fort Worth metroplex.

Role of the President

On Thursday, Feb. 20, the Texas Junior College Association will sponsor a special pre-convention session for current presidents, mid-level administrators, and others interested in exploring the work of college presidents.

A panel discussion on "Perspectives on Roles of the President" will be moderated by Gerald E. Burson, president of Navarro College. Panel members will be Cheryl T. Sparks, president of Howard College; Larry M. Phillips, president of Angelina College; and James F. Horton, Jr., chancellor of the San Jacinto College District. Panelists will share their impressions on the challenges they have faced as top administrators at their colleges.

Officers of the Texas Junior College Association this year are Gerald E. Burson, Navarro College, president; Ronnie L. Glasscock, North Central Texas College, vice president; and Scott Elliott, Clarendon College, secretary-treasurer.

SECTION TO DISCUSS CLINICAL TEACHING

The Health Occupations Section has made arrangements for John H. Kleffner, educational development specialist at the University of Texas Health Science Center at San Antonio, to present a workshop on "Making Clinical Teaching Effective," Friday, Feb. 21. During the session, participants will study a teaching model and clinical teaching scenarios to discover new methods to improve clinical teaching. Dr. Kleffner has worked at the Health Science Center since 1973. He has a special interest in curriculum development, instructional innovations, and organizational development. He earned the Ed.D. in educational psychology from the University of Oklahoma. Kleffner has coordinated national workshops on instructional development and has authored numerous articles for such publications as *American Journal of Pharmaceutical Education* and the *Journal of Biocommunication.*

John H. Kleffner

Health care professionals will learn how to enhance their skills during Saturday's session on "Customer Service." Presented by Joe D. Granberry, senior district commander at the Emergency Medical Services Department of the City of Austin, the program will present tools to recognize one's own personality style and areas that may need change, and improving one's communication skills with special attention to body language, team work, and problem-solving techniques.

NOTED ECONOMISTS TO ADDRESS SECTION

Jay Zarnikau

James Gwartney

The Economics Section meeting planned for Friday, Feb. 21, will feature a presentation on "Public Utility Deregulation in Texas" that will provide an overview of initiatives to restructure the electric power industry in the United States, with special emphasis on developments occurring in Texas. Jay Zarnikau, director of strategic planning and pricing for the Planergy corporation, will discuss the consequences of utility deregulation for residential consumers of electricity and the future structure of electricity markets. He will also consider the probability that electric utilities will be able to recover "stranded costs" associated with nuclear power plants and other assets not likely to be proven economical, as well as the nature of pricing for electricity in the future. Many of these issues will be considered during the current session of the state legislature.

Dr. Zarnikau provides consulting assistance in the areas of utility resource planning, electricity pricing, rate analysis and design, program evaluation, demand forecasting and energy policy. He formerly served as the manager of the Energy Strategies Research Program at the University of Texas at Austin Center for Energy Studies, where he supervised and conducted research on energy pricing, planning, and policy issues. He also served as director of electric utility regulation for the Texas Public Utility Commission. He has written numerous articles for *The Energy Journal, Resource and Energy Economics, IEEE Transactions on Power Systems,* and *The Electricity Journal.* Dr. Zarnikau earned the master of arts degree and Ph.D. in economics from the University of Texas at Austin.

Saturday, the section program will feature a presentation by James Gwartney, professor of economics at Florida State University, on "What Should be Taught in the Principles of Economics Courses?" Dr. Gwartney earned the Ph.D. from the University of Washington and is a research associate for the Policy Sciences Program at Florida State University. He is the author of numerous articles, including "Economics: Private and Public Choice" and "Economic Freedom of the World: 1976–1995."

SECTION TO DISCUSS MULTIMEDIA PROGRAM

Kay Pallavicini

Sue Mahoney

Joe Habraken

The Friday, Feb. 21, meeting of the Office Technology Section will feature a discussion on the start-up of the multimedia development program at North Harris College. Entitled "Considerations in Developing a Multimedia Program," the session will provide information on the curriculum development process, certificates offered within the program, course content, lab design for both hardware and software configurations, cross-discipline team teaching, faculty searches, and budget development. An informal question and answer period will follow the presentation.

Speakers for the program are Kay Pallavicini, program coordinator for multimedia development and desktop publishing, and Sue Mahoney, professor of multimedia development and desktop publishing, at North Harris College. Ms. Pallavicini earned the master of science in occupational technology from the University of Houston. She has 15 years of experience teaching in the fields of office administration, desktop publishing, and multimedia development. Ms. Mahoney earned the master of science in educational technology. In addition to teaching, she consults as a desktop publisher and is a charter member of the Houston Association of Desktop Publishers.

Saturday's meeting will explore the evolution of modern software suite products and demonstrate the most effective ways to integrate software into the workplace. Computer consultant and instructor Joseph W. Habraken will present the program, entitled "Microsoft Office '97 and Corel WordPerfect: Understanding the Genesis of the Golden Age of Software Suite Products." Dr. Habraken is a developmental editor with EMC/Paradigm Publishing in St. Paul, Minnesota. Prior to his work at EMC/Paradigm, he was the program coordinator for Johnson County Community College's Microcomputer Training Center in Overland Park, Kansas. His broad experience in the computer science and technology field includes working as a technical consultant, curriculum designer, and application software instructor.

ENGLISH SECTION PLANS PROGRAM

Evelyn Posey

Kate Mangelsdorf

The English Section has planned a meeting Friday, Feb. 21, that will offer practical ways to use computers in the classroom. English professors Evelyn Posey and Kate Mangelsdorf will present "Joining the Electronic Community: Practical Choices for the Basic Writing Classroom." Dr. Posey is an associate professor of English and assistant dean in the College of Liberal Arts at the University of Texas in El Paso. She has taught for 20 years and is former director of the West Texas Writing Project, a site of the National Writing Project. Dr. Posey also founded and directed the UTEP Academic Development Center, which offers developmental reading, writing, and mathematics courses to more than 2,000 entering freshmen each year. Dr. Mangelsdorf is associate professor of English and director of first-year composition at the University of Texas at El Paso. She has written numerous articles on English-as-a-Second-Language and ways to encourage diversity in writing classrooms. She and Dr. Posey are co-authors of the textbook *Your Choice: A Basic Writing Guide with Readings*, and are currently writing a second textbook entitled *The Reader's Choice*.

Saturday's session is entitled "Success Stories: Interactive Classrooms for Literature and Writing at Odessa College and Southwest Texas Junior College." The program will offer insights into ways faculty can use a variety of electronic media to enhance lectures and encourage interaction among off-campus sites. Presenting the program will be Roberta Trammel, English instructor at Southwest Texas Junior College, joined by faculty members from the English department at Odessa College: Michael White, Kathy Keen, Mark Jordan, and Donna Smith.

PROMINENT EDUCATOR TO ADDRESS SECTION

Friday, Feb. 21, TCCTA members attending the Health, Physical Education, and Recreation Section meeting will hear Paula Brown discuss "Customer Service: Whose Job Is It Anyway?" Ms. Brown is director of staff development and recruitment at King's Daughters Hospital, in Temple. A frequent keynote speaker, Ms. Brown maintains a private consulting firm, working in the area of staff development.

On Saturday of the TCCTA convention, the Health, Physical Education, and Recreation Section will hear a presentation by John E. Roueche, professor of education and director of the Community College Leadership Program at the University of Texas at Austin. Dr. Roueche's topic will be "Improving Student Motivation."

John E. Roueche

Dr. Roueche received his doctorate from Florida State University, and has served as a high school history and English teacher, community college dean of students and instructional dean, and faculty member at the University of California–Los Angeles and Duke University before joining the faculty at the University of Texas. He has received national recognition for his research, teaching, and leadership, including the 1994 Distinguished Faculty Award from the University of Texas at Austin, the National Distinguished Service Award from the National Council for Student Development, the Lamar Johnson Leadership Award from the League for Innovation in the Community College, and the National Distinguished Leadership Award from the American Association of Community Colleges.

PANEL TO DISCUSS EFFECTS OF WORKFORCE EDUCATION COURSE MANUAL

The *Workforce Education Course Manual* will be discussed in a special meeting planned for Friday, Feb. 21, at 2:45 p.m. To be held in conjunction with the Texas Community College Teachers Association convention in Austin, this presentation will feature a panel to consider changes that will arise when the *Workforce Education Course Manual* is implemented.

The course manual is slated to become the official document for technical and continuing education course offerings statewide in 1998. Designed to improve transferability of technical courses between community and technical colleges, the course manual will change the program inventory for technical colleges, as well as the process for reporting contact hours for funding.

Laurelyn Carlisle, dean of instructional services at Central Texas College, will moderate the discussion. Panel members will be Deana Lusk, associate vice president of instruction at Midland College, and Christal Albrecht, North Harris Montgomery Community College District.

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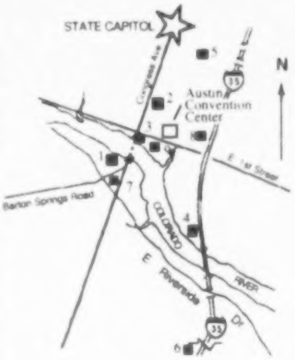

TCCTA members planning to attend the 50th annual convention, Feb. 20-22, 1997, in Austin, are encouraged to reserve hotel accommodations early. A block of 1,080 rooms has been reserved for the TCCTA convention, but it is likely that members who wait until the last minute to make reservations will be disappointed.

With the exception of a few special functions arranged for some of the sections meetings, all TCCTA convention activities will be held at the Austin Convention Center. Hotel accommodations may be reserved by completing the form below and mailing it to the *Austin Convention Housing Bureau*. Reservations will be processed as they are received, on a first-come, first-served basis. Reservations received after Jan. 23 are subject to availability. **Reservations may NOT be made directly with the convention hotels.**

SOUTHWEST AIRLINES OFFERS SPECIAL FARES FOR TCCTA CONVENTION

Southwest Airlines, in cooperation with the Texas Community College Teachers Association, is offering to those attending the 50th annual TCCTA convention a discount on both Southwest's low everyday unrestricted fares and most of Southwest's even lower restricted fares for travel on Southwest Airlines.

To take advantage of these discounts, reservations must be made by phoning Southwest Airlines Group Desk at 1-800-433-5368, Monday through Friday, 8:00 a.m. until 5:00 p.m. Some fares require advance purchase and have limited seating, so persons wishing to make reservations are advised to call as soon as possible. Call no later than Feb. 11, 1997, and refer to identifier code **P6747**.

CONVENTION HOTEL FACILITIES AND RATES

The Austin Convention Center is located at 500 East Cesar Chavez Street. TCCTA has arranged for shuttle service between the Convention Center and the hotels listed below.

	HOTEL / ADDRESS	Single (1 person)	Double (2 persons)	Triple (3 persons)	Quad (4 persons)
1	**Hyatt Regency Hotel** 208 Barton Springs Road	$93	$103	$113	$123
2	**Driskill Hotel** 604 Brazos Street	SOLD OUT			
3	**Radisson Hotel on Town Lake** 111 East Cesar Chavez Street	SOLD OUT			
4	**Holiday Inn on Town Lake** 20 North Interstate 35	$85	$95	$105	$105
5	**La Quinta–Capitol** 300 East 11th Street	$70	$70	$75	$75
6	**Quality Inn–South** 2200 South Interstate 35	$58	$58	$58	$58
7	**Embassy Suites** 300 South Congress Avenue	$114	$114	$114	$114
8	**Sheraton Austin Hotel** 500 North Interstate 35	$93	$103	$113	$123
9	**Four Seasons Hotel** 98 San Jacinto Boulevard	$155	$155	—	—

Convention hotels accept all major credit cards. Hotels are unable to grant direct billing for room or incidental accounts. In the absence of an approved credit card, hotels request payment be by cash or traveler's checks. Credit information will be required at time of check-in. Hotels will not accept personal or institutional checks unless definite arrangements are made with the Credit Department at time of check-in.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION

50th Annual Convention — Austin, Texas — February 20-22, 1997

HOTEL RESERVATION FORM

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OR FAX:	**(512) 404-4385**

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CONFIRMATION will be made by hotel. **CANCELLATION:** Notify Convention Bureau of changes and cancellations up to Feb. 1. After Feb. 1, make cancellations and changes directly with hotel. All reservations subject to availability.

ACCOMMODATIONS DESIRED:

(Room type requested is not guaranteed.)

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_____ Triple Room(s) *(1 room, 3 persons, 2 beds)*
_____ Quad Room(s) *(1 room, 4 persons, 2 beds)*
_____ One Bedroom and Parlor *(Suite)*
_____ Two Bedrooms and Parlor *(Suite)*

Smoking Preference: _____ Smoking _____ Non-Smoking

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VOLUME XXVIII APRIL 1997 NUMBER 4

LEGISLATURE ACTS ON MAJOR ISSUES

A conference committee, consisting of five key members from each chamber of the Texas Legislature, has begun daily meetings to work out differences between the House and Senate on funding priorities for the next biennium. Meanwhile, the property tax relief plan put forth by Gov. George W. Bush is progressing steadily. These two processes are closely related, as taxing and spending measures must be reconciled before a budget can be approved in any form.

At press time, community college advocates expressed "cautious optimism" that the conference committee would agree on a substantial increase in the meager amount of state funding proposed in the original appropriations bill. Additional money is included in the so-called "wish list" currently under consideration. House and Senate leaders have repeatedly stated these funds for two-year schools are "near the top" of funding priorities. Lawmakers are wary of making promises until the overhaul of the tax system is complete and a clearer picture of funding prospects for higher education can be determined. Community and technical college educators, particularly those represented by conference committee members, are urged to contact their representatives and senators.

The members of the conference committee are: Senators Bill Ratliff (R-Mt. Pleasant), Carlos Truan (D-Corpus Christi), J.E. "Buster" Brown (R-Lake Jackson), David Sibley (R-Waco), Judith Zaffirini (D-Laredo) and Representatives Rob Junell, (D-San Angelo), Dianne White Delisi (R-Temple), Garnet Coleman (D-Houston), Pete Gallego (D-Alpine), David Swinford (R-Dumas).

TASP "Reform" Bill Heads for Final Passage

The House Higher Education Committee, chaired by Rep. Irma Rangel (D-Kingsville) unanimously approved a committee substitute for SB 729, the TASP "reform" bill put forth originally by Sen. Teel Bivins (R-Amarillo), chair of the Senate Education Committee. At the hearing, Rep. Rangel announced several key changes in the measure.

While some language in the new version is difficult to interpret (presumably to be worked out by the Coordinating Board), perhaps the most significant alteration involves the controversial "60-hour" rule. Under the new proposal, students who have earned a "B" or better in a freshman-level credit course in the subject matter of an assessed deficiency could advance beyond 60 semester hours without passing all sections of the TASP exam. This change represents a compromise between Sen. Bivins, who favored a blanket "rising junior" restriction on transfers, and Rep. Rangel, who wanted to abolish the 60-hour rule altogether.

The earlier Senate version of the bill would cap funding for remedial courses in community and technical colleges at nine hours per subject area (reading, writing, and mathematics). However, the new House substitute places an overall limit of 27 hours per student in any combination. Testing prior to enrollment is still required under the bill, and the use of an alternative instrument besides TASP is permitted for students who show up late for registration. Provisions encouraging assessment at the high school level remain in the bill as well.

Several witnesses testified before Rep. Rangel's committee, including a number of developmental teachers and TCCTA Legislative Committee chair Scott Nelson. The bill was sent to the House Calendars Committee for consideration prior to reaching the floor.

TCCTA Testifies for TexShare Library Plan

The TexShare Library consortium, currently funded only for universities, would expand to include community colleges under HB 2721, introduced by Rep. Bob Hunter (R-Abilene). Dr. Nelson testified in favor of the bill before the House Committee on State, Federal, and International Relations, which is chaired by Rep. Hunter, a long-standing advocate of libraries. TexShare would, if funded, allow community colleges greater access to electronic data bases for research and instruction in all areas of the curriculum. "It is rare for our association to be unanimous on any issue," Dr. Nelson told the committee, "but we may have found it with TexShare." Representatives of the Texas Library Association also gave enthusiastic support.

See Page 10 for a summary of legislation of interest to Texas two-year colleges.

Post Tenure Review Provision Remains in Rider

The much-publicized statutory "reform" of Texas tenure policies, as spelled out in a bill by Sen. Teel Bivins (R-Amarillo) has undergone many changes, but still does not apply directly to Texas community colleges. However, as previously reported, a rider in

(Continued on page 3)

Jacqueline E. Woods, Liaison for Community Colleges in the U.S. Department of Education, visited Temple College recently. Left-to-right, TCCTA State President Anna Holston, Central Texas College; Ms. Woods; Henry Castillo, President of the Temple College Faculty Council; and Patricia A. Smith, TCCTA past president, Temple College.

PRESIDENT'S MESSAGE

This year has passed so quickly; it seems just the other week when I conducted my first meeting as TCCTA president. Now, it's time to pass the presidential gavel on to Anna Holston. I'd like to thank you for your support during my presidential term. You don't know how fortunate I feel now that I have had the opportunity to serve our membership. Strong and stalwart, the spirit of our organization resonates in the hearts of many of our members, all of whom try their very best to make tomorrow's sun shine a little brighter than today's. We not only recognize the gusto of such spirit, but respect and appreciate it as well.

What an honor and privilege for me to serve you as TCCTA president! Our organization has excelled because of the contributions made by presidents before me. Jacob Riis, the Danish-born journalist and social reformer, wrote:

> When nothing seems to help, I go and look at the stonecutter hammering away at his rock perhaps a hundred times without as much as a crack showing in it. Yet at the hundred and first blow it will split in two and I know it was not that blow that did it—but all that had gone before.

I personally have not struck all those 101 blows; nevertheless, as Thomas Edison remarked, "I started where the last man left off." Many of our former TCCTA presidents have served as role models to me. My work has been a hopeful and rewarding reflection of theirs. As I reflect on my initial promise to serve the members of our association, I find myself thinking of the many things accomplished this year. TCCTA has testified on major issues of concern to community colleges. These issues include ORP, TRS, funding for public community and technical colleges, TASP, TexShare, and opposition to downward expansion of UT–Tyler, just to name a few. Moreover, in testimonies before the Legislative Budget Board, the Senate Finance Committee and House Appropriations Committee, TCCTA reaffirmed its commitment to pursue avenues most advantageous to its many loyal members.

Though this entire year has been a learning experience for me, the dividends of my investment in this office have more than quadrupled, making me all the richer as both a teacher and, more importantly, as a human being. I commend Scott Nelson, TCCTA Legislative Committee Chair, for the excellent job he has done in representing our organization in legislative matters. There is no way I could adequately thank him for his contribution to me and the organization.

After April 19, 1997—the date of the Executive Committee transition meeting—I resumed a familiar role as a neophyte. You are probably wondering how anyone at my age could be *new* at anything. My new task will focus on a readjustment to life following a term as TCCTA president.

I must give a mountain of credit to the team spirit and combined efforts of our splendid committee chairs and talented state office staff; without them, I don't think I would have accomplished all I did this past year. I both met and exceeded a number of personal objectives and goals I established before taking office. Following the commitment of excellence set forth by our members, I have tried to keep the needs of our membership clearly in focus. I thank each of you for allowing me to "strike a blow or two" for community college educators. I look forward to the next stonecutter to step forward and resume "hammering away at this rock."

Rhonda H. Easton

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1. The *TCCTA Messenger* provides a forum for TCCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TCCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

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LEGISLATIVE PANELS CONSIDER ISSUES

(Continued from page 1)

the House appropriations bill (Rider number 44) requires that all institutions report post tenure review policies to the Coordinating Board, along with "a mechanism whereby a faculty member is informed of any deficiencies and provided opportunities to effectively improve his or her performance." TCCTA will continue to monitor the situation.

UT-Tyler Downward Expansion Looms

House and Senate bills authorizing UT-Tyler to offer freshman and sophomore courses have met with resistance from neighboring colleges and universities, but stand ready for floor action at this point in the session. As expected, the vote was unanimous in the Senate Finance Committee, chaired by the bill's sponsor, Sen. Ratliff. In an effort to win the approval of the Coordinating Board (which had earlier refused to endorse the bill), more stringent admission requirements and temporary enrollment caps have been added purportedly to limit the impact upon Tyler Junior College and other nearby schools. TCCTA has consistently opposed downward expansion.

ORP Program Funded at Current Levels...For Now

So far, the status quo prevails regarding the Optional Retirement Program. The ORP "supplement" of 1.31 percent (raising the state contribution rate from 6 percent to 7.31 percent for ORP participants enrolled prior to Sept. 1, 1995) remains in both the House and Senate Appropriations Bills. Unlike provisions in the 1995 bill, however, the supplemental money has been placed into the general "formula" for community and technical colleges. The practical effect of this change will vary among schools, depending upon enrollment. A separate provision allows colleges to continue adding 1.19 percent to bring the state/employer rate up to 8.5 percent for eligible employees.

"Omnibus" TRS Bill Advances

Retirees and participants in the Teacher Retirement System potentially would benefit under HB 2644, introduced by the chair of the House Pensions and Investments Committee, Rep. Barry Telford (D-DeKalb). A committee substitute for the bill, which passed the House and was sent to the Senate, would implement a number of changes, including a "Rule of 80" (age plus years of service) for early retirement with a standard annuity. Another enhancement of the program may have to wait, however. Experts have testified that increasing the "multiplier" above 2.0 for calculating benefits would seriously jeopardize the actuarial soundness of the program unless substantial revenues were added by appropriations. ☆

FAREWELL, COMMISSIONER ASHWORTH

by Scott A. Nelson

Texas Higher Education Commissioner Kenneth H. Ashworth retires officially soon, making this perhaps the last public opportunity for our profession to thank him. Actually, he is not retiring, just changing jobs—to teaching.

Kenneth H. Ashworth

The commissioner's role is difficult and precarious. He serves at the pleasure of the Texas Higher Education Coordinating Board, which consists of 18 private (but politically connected) citizens appointed by the governor. The terms of the board are staggered so as to insure appointees from more than one governor's term. In today's Texas political environment, the board contains Democrats and Republicans, male and female, Anglo, African American and Hispanic Texans from the Rio Grande Valley to Amarillo. A collision of interests and perspectives is almost guaranteed, with the commissioner often squeezed in the middle.

As Dr. Ashworth describes it, the role of the Coordinating Board is frequently that of "naysayer." With limited resources, the state simply can't—and shouldn't—allow new programs and curricula to proliferate without an objective regard to educational need and financial impact. Objective analysis frequently collides with political reality, however, as in the "downward expansion" of upper-level universities, whereby the Texas Legislature has the brutal authority, and often the raw desire, to treat the board like a worn-down speed bump. Such events occur despite the law creating the Coordinating Board in 1965 declaring it "the highest authority of the state in matters of public higher education."

Among other responsibilities affecting community and technical colleges, Dr. Ashworth's tenure has included the implementation and articulate defense of various scholarships and the controversial program known as TASP (of which he has been a consistent, and occasionally lonely, supporter). He supervises a staff of around 280 people—among whom it seems impossible to detect a negative opinion about the boss. (Try that on your campus.) Such an atmosphere of affection is almost unheard of in public agencies.

Few Texans are aware of the Commissioner of Higher Education, which brings to mind the observation that if a baseball umpire does his job well, the fans don't notice him. When Dr. Ashworth's name gets in the paper, it is usually due to a nasty controversy forcing the commissioner to take sides, not a grasp at hype or glory. Currently, in the wake of the *Hopwood* court decision, the issue of race has become the most daunting. How do we extend opportunities to ethnic minorities if constitutionally and judicially forbidden to take race into account? Over the years, Ken Ashworth has been attacked from all sides on this issue, yet has emerged with his integrity and optimism intact.

These days, it is extremely rare for educational leaders to keep their jobs for long. Urban school superintendents, college presidents, university chancellors, and other top officials are often considered successful if they can survive for five years before moving on. The minefield gets the best of them. Ken Ashworth has held his position since March 22, 1976. I asked him once, prior to an interview for the *Messenger*, how he managed to keep his equilibrium. He responded with typical modesty and wry irony that he had been trained initially in the "dismal science" of economics (Phi Beta Kappa, Syracuse) and was hence accustomed to low expectations.

Austin, particularly near the Capitol, is a place where there is no shortage of hypocrisy, mendacity, and simple mean-spiritedness. In the Legislature alone there is enough hot air to choke the catalytic converter on a Buick. On occasion, self-righteous lawmakers espouse "family values" during the day and behave like sociopathic bottom-feeders at night. "Conservative" guardians of the treasury blatantly and gleefully dip into the pork barrel for expensive and unnecessary goodies for their districts. Politics is the only one of life's callings in which expressions such as "my dear friend" can imply condescension or even outright hatred. Raging egos, of course, are often the norm among politicians—and are not unheard of among education officials. In such a blustery and increasingly noxious environment, Dr. Kenneth Ashworth has been a fresh breeze of quiet decency and integrity.

More importantly, for over two decades he has been a steadfast supporter of our community and technical colleges, which too often find themselves at the low end of the food chain in higher education policy in Texas.

We owe him a debt of gratitude, and wish him Godspeed. ☆

The Dilemmas of Dual Credit

SCOTT A. NELSON
PROFESSOR OF POLITICAL SCIENCE
KINGWOOD COLLEGE

> *"Fans of "seamlessness" argue that the line between academic "degrees" will wither as consumers opt from countless choices in the catalog of life: High school, college, what's the difference?"*

Gather a group of experienced Texas community college teachers around the campfire, say the words "dual credit" (which allows high school students to earn college and high school credit simultaneously), and listen—if you dare. Some will report earnestly that the program works well on their campus. But many teachers will likely shake their heads in resignation or, increasingly these days, get angry. It is fair to say most of us have a visceral reaction, like that queasy feeling you get in a rapidly falling elevator: *Something's wrong here.*

One of the many problems of bringing up the subject at all is the matter of definition. Various hybrids of "dual credit" and "concurrent enrollment" have sprouted and mutated rapidly, each with sundry degrees of "embeddedness," depending upon how closely each course mirrors the traditional college-level experience. At one end of the continuum might be a scenario in which, say, a full-time college instructor goes to a high school campus to teach a college course, for which the high school awards credit as well. This category also might include the high schoolers who come to a college campus to take courses. Faculty rarely object to either approach.

At the other end of the scale, however, is a deeply "embedded" situation during, say, third period, in which the teacher is a high school faculty member, the class contains students signed up for college *and* high school credit (with some taking only *one* or the *other*), and...well, let's just say the resemblance to a traditional college course begins to vaporize here. (I am reluctant to detail the permutations of this extreme for fear of giving people ideas. There is a tale by author James Michener of 19th century Christian missionaries to Hawaii who were shocked by the natives' unorthodox sexual practices. After much debate, the missionaries put up a poster listing each forbidden unnatural act. But the natives, of course, could not read English, so the missionaries were compelled to draw pictures, which—you guessed it—the natives merely found highly inventive and wildly stimulating.)

It is impossible to understand the dual credit phenomenon without some knowledge of the Texas funding formula. Work with me on this: Think of "the formula" as a giant heat-seeking vacuum cleaner. When the Giant Vacuum Cleaner detects a body temperature within the normal range, its extremely long and flexible hose automatically slides in that direction. That's its job, after all—and it has served us well for decades, helping provide the livelihood of everyone likely to read this. Well, when the Texas Legislature began cutting back on its share to community colleges during the 80s and 90s, the power button on the Giant Vacuum Cleaner was jammed up all the way. More importantly, the long hose was pushed into new and exotic locations. The Giant Vacuum Cleaner, thrust tentatively into the big doors of Texas high schools, detected heat (to put it mildly) and promptly went to work.

Today, in just a few short years, what started out as a modest and commendable experiment has become a vital component of many college budgets. Furthermore, as if the funding formula weren't enough incentive, the Texas Legislature two years ago approved a tuition waiver as a local option. Now students (and especially parents) are economically encouraged, and sometimes propagandized, to get certain courses "out of the way" prior to full-time enrollment in any college.

The Myth of Seamlessness

Expediency inevitably begets a righteous philosophy to explain and justify it. For dual credit, the paradigm has to do with so-called "seamless" education. In my opinion the Myth of Seamlessness is one of the most tragic and fraudulent notions to come out of the prolific education industry in a long time. Fans of "seamlessness" argue that in today's market-driven global village, the line between academic "degrees" will wither, as consumers opt from countless choices in the catalog of life. High school, college, what's the difference?

Well, there is a difference, and anybody who doesn't think so is in need of serious remediation.

It so happens that, for reasons currently beyond my control, I am around high school kids—thankfully "good" kids with good parents—a lot. They are often in my home, chattering like squirrels on all subjects. Furthermore, I am in the local high school frequently and, like many college teachers, once taught at that level for several years (admittedly a long time ago). Trust me: The American high school culture is distinct and impenetrable. Even in utopian situations, a typical high school teacher's day is harried, chaotic, and disrupted frequently. On the very best of days, there is precious little time for grading, tutoring, bus duty, rest room patrol, paperwork, calls from parents, and sponsoring student organizations. We needn't explore the worst days, or the worst environments. The point is, you can't simply "embed" a college course into this culture and expect concentration, decorum—serious academic quality—to stick and survive for long, much less flourish. High school teachers often make excellent college adjunct instructors, but it's clearly best to keep the roles separate. Talk to them away from their supervisors, as I have, and they will tell you the same thing.

Besides, a good life is *filled* with seams: particular birthdays, baptisms, marriages, divorces, funerals, public awards, ceremonies, qualifying examinations—all sorts of rituals, milestones, and odd personal rites of passage. Few would argue against their social utility. Their durability is self-evident. By definition a seamless education is one without standards or concrete goals. That's the ideal?

And guess what happens when you siphon off the brightest students from traditional community college enrollment. The achievement of the less well prepared will spiral downward, you can count on it. Experienced teachers know that good students lift the performance of classmates by setting a higher—and realistic—standard. *("Hey, if she can do this, maybe I can.")* True, according to the inevitable surveys, many dual credit students don't "intend" to enter the local community college, but you and I know we'll be seeing hordes of them in the fall after spring's lofty fantasies have settled down to earth.

Unfortunately, however, we critics of dual credit must not expect much empirical evidence to back up our impressions. Statistics are already pouring forth showing that dual credit students "succeed" in their academic careers. Trouble is, this has no relationship to the program. (Social scientists call such a false and misleading connection "spurious.") These students, who are necessarily ambitious and blessed with hands-on parenting, would succeed most of the time if you simply tossed them a syllabus and a library card. A better question to ask is: Wouldn't they be missing something?

Some concerned faculty members have pointedly suggested a remedy for dual credit in the Texas Legislature. Unfortunately, that's a tough sell. Remember, parents love the program so far, and there will be no damning statistics to wave around. Several months ago in a fit of desperation, I, along with several other teachers, brought up the subject in separate meetings with a pair of influential and highly regarded senators. In both instances, the senators looked at me blankly, as if to say, *"Where are you from, boy? You are not questioning the wisdom of the giant heat-seeking vacuum cleaner, are you? Biting the hand that feeds you, son?"*

No sir.

The Myth of Fingerprints

In listening to defenders of dual credit from around the state, common themes emerge readily: On their particular campuses, quality has been maintained with (1) faculty involvement in planning and supervision, coupled with (2) precise standards and guidelines. There is reason for hope in such assurances, but also wariness and skepticism.

First is the proclivity of bureaucracies to proliferate and a dark trail of logic that follows. Given current enrollment trends, soon Texas will be hip deep in *de facto* Deans of Dual Credit, Concurrent Enrollment Coordinators, and Directors of Embeddedness. (No sarcasm is intended here. Indeed, change a few titles and it has already happened in some locations.) Quite naturally then, A-team faculty will be taken out of the classroom, or volunteer for extra money, to become supervisors (who better?). As the logic continues, reams of paper will be pored over in costly and mind-numbing strategy sessions, in an attempt to keep all the corks in the water submerged at once on every high school campus within an ever-expanding geographic radius of competition. Educational and managerial consultants will henceforth flourish—each with a glorious cutting-edge panacea for success and growth. Professional bean counters will be needed to keep track of everything. And rest assured, "successful" dual credit alumni will be paraded and hyped in the media, to be seen by parents who will deduce that something is wrong with their children if they wait until after high school graduation to take college courses.

All perfectly logical. And all for a program of shaky academic integrity, driven by dubious motives, resting on an intellectual foundation of smoke. I'm a lousy prophet, but one of these days the right parent will ask, "What did you do in school today?" and not like the answer. It is a scandal waiting to happen.

> ***"One of these days the right parent will ask, "What did you do in school today?" and not like the answer. It is a scandal waiting to happen."***

Second, those who maintain that It Can't Happen Here and We're Not Like the Others, would do well to remember a fundamental law of physics called the Path of Least Resistance, which often weds perversely with an axiom of economics called Gresham's Law: Bad money drives good money out of circulation. In a free market, if College X runs a quality program and College Y down the road gives away credit for the asking, which strategy will boost enrollment? (Again, "giving away credit" is not fanciful. Increasing numbers of schools around the country now award grades for "experience.")

And these days, of course, "down the road" and "around the country" are as close as a trigger finger on a computer mouse. So let us hope for the sake of our students that dual credit's purported local distinction doesn't fall prey to songwriter Paul Simon's astute observation on the Myth of Fingerprints: "I've seen 'em all and man, they're all the same."

No, the sky isn't falling, but the elevator is headed for the basement. And *something's wrong here.* ☆

Scott Nelson received the Bachelor of Science and Master of Science degrees from the University of North Texas, and his Ph.D. degree in political science from the University of Houston. He has been an instructor of government at Kingwood College, in the North Harris Montgomery County Community College District, since 1984. Dr. Nelson was President of TCCTA in 1994-95, and currently serves as the chair of the Association's Legislative Committee. He invites comments on the issue of dual credit. Readers may contact him at his e-mail address: snelson@nhmccd.edu.

COMPARISON OF FALL HEADCOUNT ENROLLMENTS — 1977–1996
Texas Community, Junior, and Technical Colleges

INSTITUTION	HEADCOUNT ENROLLMENT — FALL SEMESTER *(Semester Length Credit Courses Only)*																				NET CHANGE Fall 1996 over Fall 1995		NET CHANGE Fall 1996 over Fall 1986	
	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	Number	Percent	Number	Percent
Alamo Community College District	27,579	27,307	27,386	27,157	25,850	27,462	29,227	28,382	28,017	27,536	29,727	32,044	30,299	31,235	31,404	33,944	33,806	34,855	35,791	37,635	+1,844	+5.15%	+10,099	+36.68%
Northwest Vista College	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12	809	—	—	—	—
Palo Alto College	—	—	—	—	—	—	—	—	271	1,249	2,538	3,709	3,960	4,755	5,472	6,279	6,555	7,102	7,504	7,597	+93	+1.24%	+6,348	+508.25%
St. Philip's College	6,823	6,772	6,776	6,780	6,264	6,702	7,081	6,125	5,680	5,801	6,063	6,026	5,632	5,543	5,840	6,643	7,277	7,270	7,188	7,865	+677	+9.42%	+2,064	+35.58%
San Antonio College	20,756	20,535	20,610	20,377	19,586	20,760	22,146	22,257	22,066	21,846	21,126	22,309	20,707	20,937	20,092	21,022	19,974	20,483	21,087	21,364	+277	+1.31%	-482	-2.21%
Alvin Community College	2,651	2,974	2,768	3,023	3,024	3,724	4,034	3,921	3,938	3,918	4,243	4,152	3,906	3,892	3,986	4,085	4,034	3,844	3,678	3,873	+195	+5.30%	-45	-1.15%
Amarillo College	4,093	4,102	4,571	4,955	5,309	5,670	6,099	5,843	5,049	5,104	5,236	5,369	5,617	5,905	6,560	6,507	6,640	6,736	7,135	6,966	-169	-2.37%	+1,862	+36.48%
Angelina College	2,069	2,214	1,939	2,043	2,099	2,172	2,694	2,471	2,413	2,527	2,618	2,941	2,989	3,137	3,094	3,397	3,650	3,860	3,622	3,880	+258	+7.12%	+1,353	+53.54%
Austin Community College	7,770	9,140	11,036	12,537	13,158	15,371	16,674	17,807	17,549	18,340	19,905	21,378	23,067	24,009	22,976	25,275	24,236	25,276	25,656	25,174	-482	-1.88%	+6,834	+37.26%
Bee County College	1,668	1,545	1,579	1,537	1,675	1,792	1,881	1,847	1,639	2,141	2,201	2,550	2,375	2,250	2,267	2,378	2,527	2,417	2,498	2,730	+232	+9.29%	+589	+27.51%
Blinn College	2,332	2,539	2,478	2,502	2,793	3,160	3,380	3,499	3,718	4,132	5,178	5,915	6,471	6,930	7,333	8,066	8,637	9,017	9,322	9,722	+400	+4.29%	+5,590	+135.29%
Brazosport College	3,278	3,453	3,643	3,660	3,679	3,616	3,606	3,603	3,467	3,269	3,352	3,550	3,611	3,460	3,638	3,344	3,199	3,096	3,107	3,368	+261	+8.40%	+99	+3.03%
Central Texas College	4,529	4,545	4,170	4,527	4,383	4,667	5,132	4,765	5,803	5,452	5,048	5,224	5,250	4,336	6,880	5,489	5,821	6,044	6,342	5,937	-405	-6.39%	+485	+8.90%
Cisco Junior College	1,517	1,602	1,518	1,448	1,371	1,492	1,650	1,565	1,573	1,531	1,690	1,884	1,884	2,087	2,358	2,559	2,627	2,600	2,625	2,545	-80	-3.05%	+1,014	+66.23%
Clarendon College	359	503	512	625	554	686	735	739	652	671	730	798	773	887	687	773	740	788	795	784	-11	-1.38%	+113	+16.84%
College of the Mainland	2,235	2,504	2,362	2,492	2,621	2,986	2,883	2,865	3,080	3,243	3,339	3,522	3,569	3,518	3,740	3,848	3,886	3,975	3,564	3,721	+157	+4.41%	+478	+14.74%
Collin County Community College Dist.	—	—	—	—	—	—	—	—	1,390	3,836	4,896	7,003	8,546	8,978	9,729	9,484	9,988	9,751	10,300	10,349	+49	+0.48%	+6,513	+169.79%
Dallas County Community College Dist.	36,297	37,959	39,125	41,548	45,363	50,063	49,437	47,123	46,366	46,094	48,213	50,015	51,338	51,826	55,224	54,755	51,878	48,816	47,070	45,929	-1,141	-2.42%	-165	-0.36%
Brookhaven College	—	3,489	4,391	5,217	5,889	6,839	6,951	6,659	6,772	7,191	7,156	7,653	7,973	8,402	9,016	8,648	8,300	7,654	7,425	7,462	+37	+0.50%	+271	+3.77%
Cedar Valley College	1,259	1,570	1,746	1,822	2,193	2,343	2,323	2,174	2,297	2,479	2,806	3,002	3,081	2,986	3,390	3,192	3,112	2,835	2,717	2,817	+100	+3.68%	+338	+13.63%
Eastfield College	7,974	7,621	7,647	8,098	8,349	9,025	8,759	8,668	8,302	8,290	8,935	9,225	9,335	9,524	10,018	9,900	9,490	8,737	8,342	7,965	-377	-4.52%	-325	-3.92%
El Centro College	7,092	5,882	5,969	6,195	6,757	7,084	6,585	5,745	5,409	5,126	5,415	5,828	6,034	6,178	5,954	7,151	6,242	5,388	5,086	4,721	-365	-7.18%	-405	-7.90%
Mountain View College	5,556	5,056	5,137	5,091	5,585	5,814	5,790	5,244	4,908	4,938	4,942	5,756	6,063	6,110	6,600	6,554	6,301	6,106	6,002	5,507	-495	-8.25%	+569	+11.52%
North Lake College	2,823	3,503	3,466	3,732	4,437	5,079	4,882	5,165	5,469	5,483	5,462	5,828	5,850	6,180	6,855	6,357	5,996	6,108	5,902	5,770	-132	-2.24%	+287	+5.23%
Richland College	11,593	10,838	10,769	11,595	12,133	13,879	14,147	13,468	13,209	12,835	12,634	12,723	12,802	12,446	13,391	12,863	12,437	11,988	11,596	11,687	+91	+0.78%	-1,148	-8.94%
Del Mar College	6,807	6,646	6,915	6,994	7,110	7,407	8,330	8,400	8,664	8,927	9,394	9,944	10,258	10,521	11,134	11,513	11,825	10,759	10,385	10,664	+279	+2.69%	+1,737	+19.46%
El Paso Community College	8,644	11,888	12,259	11,817	11,090	11,833	12,674	13,604	13,579	13,572	14,040	14,938	16,541	17,149	16,836	18,118	18,476	19,972	21,669	19,226	-2,443	-11.27%	+5,654	+41.66%
Frank Phillips College	595	670	591	892	804	891	913	920	892	844	873	963	977	961	968	1,030	1,140	1,140	1,108	1,025	-83	-7.49%	+181	+21.45%
Galveston College	1,535	1,639	1,555	1,532	1,531	1,803	1,740	1,956	1,727	2,020	1,892	2,193	2,060	2,112	2,117	2,326	2,354	2,460	2,220	2,328	+108	+4.86%	+308	+15.25%
Grayson County College	3,648	3,903	3,446	3,537	3,855	4,462	4,601	4,637	3,164	3,151	3,140	3,515	3,447	3,172	3,407	3,299	3,286	3,011	3,016	3,048	+32	+1.06%	-103	-3.27%
Hill College	794	806	739	703	655	857	958	1,158	1,101	1,356	1,228	1,533	1,533	1,634	1,758	2,088	2,242	2,220	2,468	2,495	+27	+1.09%	+1,139	+84.00%
Houston Community College System	10,309	11,114	12,594	13,069	16,368	19,408	18,653	18,792	20,037	19,339	21,025	23,805	26,191	28,908	31,390	30,906	32,791	33,478	33,926	33,200	-726	-2.14%	+13,861	+71.67%
Howard County Junior College District	—	—	—	1,076	1,123	1,136	1,301	1,236	1,156	1,217	1,447	1,640	1,715	2,340	2,424	2,378	2,508	2,363	2,330	2,131	-199	-8.54%	+914	+75.10%
Howard College	1,097	1,151	1,005	1,076	991	1,020	1,168	1,124	1,065	1,121	1,340	1,526	1,596	2,215	2,324	2,284	2,409	2,265	2,228	2,033	-195	-8.75%	+912	+81.36%
Southwest Collegiate Inst. for the Deaf	—	—	—	—	132	116	133	112	91	98	121	114	119	125	100	94	99	98	102	98	-4	-3.92%	0	0.00%
Jacksonville College	300	303	326	279	271	300	322	240	235	209	250	266	252	261	317	332	365	299	302	324	+22	+7.28%	+115	+55.02%
Kilgore College	3,715	3,849	3,975	4,097	4,180	4,389	4,543	4,469	3,885	3,937	4,305	4,288	4,599	4,443	4,424	4,540	4,564	4,351	4,169	4,282	+113	+2.71%	+345	+8.76%
Lamar Univ. Associate Degree Programs	1,672	1,825	1,780	2,015	1,933	2,196	2,496	2,628	2,362	2,381	2,462	2,827	3,219	5,115	4,942	5,154	5,520	5,362	5,022	5,599	+577	+11.49%	+3,218	+135.15%
Lamar University - Orange	827	921	823	961	880	975	1,061	1,065	909	933	975	1,110	1,214	1,283	1,300	1,526	1,590	1,473	1,496	1,513	+17	+1.14%	+580	+62.17%
Lamar University - Port Arthur	845	904	957	1,054	1,053	1,221	1,435	1,563	1,453	1,448	1,487	1,717	2,005	2,053	2,039	2,034	2,363	2,470	2,232	2,475	+243	+10.89%	+1,027	+70.93%
Lamar University Inst. of Technology	—	—	—	—	—	—	—	—	—	—	—	—	—	1,779	1,603	1,594	1,567	1,419	1,294	1,611	+317	+24.50%	—	—
Laredo Community College	3,292	3,030	2,981	3,107	3,229	3,536	4,179	4,038	4,024	4,106	4,463	4,891	4,982	5,122	5,379	5,932	6,716	6,980	6,920	7,370	+450	+6.50%	+3,264	+79.49%
Lee College	4,077	4,371	4,493	4,353	4,202	4,637	4,925	4,581	4,327	4,312	4,755	4,947	5,000	5,361	5,739	5,481	5,507	5,621	5,774	5,935	+161	+2.79%	+1,623	+37.64%
Lon Morris College	288	321	368	350	322	294	325	300	281	282	352	341	369	322	323	357	313	320	307	362	+55	+17.92%	+80	+28.37%
McLennan Community College	3,514	3,540	3,771	3,849	3,884	4,071	4,296	4,509	4,393	4,664	5,158	5,345	5,469	5,598	5,770	6,005	5,703	5,540	5,583	5,318	-265	-4.75%	+654	+14.02%
Midland College	2,180	2,201	2,527	2,695	2,784	3,230	3,350	3,501	3,496	3,659	3,744	3,680	3,863	3,992	4,115	4,095	3,815	3,887	3,765	3,999	+234	+6.22%	+340	+9.29%
Navarro College	1,906	1,771	1,434	2,227	1,619	2,357	2,359	2,816	1,664	2,053	1,999	2,310	2,631	2,827	2,930	3,202	3,152	3,110	3,215	3,290	+75	+2.33%	+1,237	+60.25%
North Central Texas College	1,587	1,561	1,487	1,492	1,539	1,719	1,673	1,681	1,636	2,240	2,443	2,929	3,055	3,070	3,368	4,060	4,071	4,075	4,092	4,138	+46	+1.12%	+1,898	+84.73%
North Harris Mont. Comm. Coll. Dist.	4,337	5,307	5,623	6,625	7,591	9,495	10,222	10,954	11,288	11,342	11,719	13,301	14,040	15,817	17,188	18,858	18,886	19,056	18,876	20,650	+1,774	+9.40%	+9,308	+82.07%
Northeast Texas Community College	—	—	—	—	—	—	—	—	1,395	1,614	1,558	1,673	1,678	1,769	1,825	2,024	2,103	2,284	2,137	2,062	-75	-3.51%	+448	+27.76%
Odessa College	3,469	3,807	3,670	3,820	3,696	4,098	4,486	4,827	4,225	4,408	4,760	4,732	4,593	5,000	4,842	4,865	4,775	4,445	4,680	4,845	+165	+3.53%	+437	+9.91%
Panola College	847	866	864	813	765	950	1,099	1,140	1,042	1,158	1,281	1,251	1,369	1,381	1,381	1,374	1,459	1,477	1,657	1,772	+115	+6.94%	+614	+53.02%
Paris Junior College	1,836	1,873	2,129	1,951	1,828	1,982	2,220	2,102	1,876	2,017	2,269	2,218	2,242	2,322	2,477	2,406	2,522	2,647	2,886	2,901	+15	+0.52%	+884	+43.83%
Ranger College	639	722	717	717	558	642	566	672	521	654	596	635	631	726	741	673	813	773	839	827	-12	-1.43%	+173	+26.45%
San Jacinto Junior College District	12,261	12,219	12,929	14,037	15,206	16,642	16,361	16,643	16,546	16,725	16,837	17,368	16,856	18,618	19,594	20,184	19,389	18,811	19,487	19,297	-190	-0.98%	+2,572	+15.38%
Central Campus	9,886	9,632	9,103	9,389	9,370	10,028	9,278	9,321	9,026	9,219	9,147	9,317	9,130	9,768	10,064	10,258	10,068	9,742	9,867	9,879	+12	+0.12%	+660	+7.16%
North Campus	2,375	2,587	2,680	2,777	3,057	3,566	3,622	3,542	3,471	3,365	3,392	3,448	3,250	3,673	3,955	4,291	3,939	3,912	4,210	4,079	-131	-3.11%	+714	+21.22%
South Campus	—	—	1,146	1,871	2,779	3,048	3,461	3,780	4,049	4,236	4,238	4,603	4,476	5,177	5,575	5,635	5,382	5,157	5,410	5,339	-71	-1.31%	+1,103	+26.04%
South Plains College	2,469	2,731	2,760	2,840	2,955	3,200	3,451	3,532	3,502	3,517	4,044	4,302	4,667	5,009	5,533	5,861	5,763	5,760	5,704	5,701	-3	-0.05%	+2,184	+62.10%
South Texas Community College																	1,055	2,334	3,339	5,424	+2,085	+62.44%	—	—
Southwest Texas Junior College	2,089	1,991	2,063	2,192	2,013	2,184	2,301	2,452	2,216	2,378	2,297	2,450	2,397	2,633	2,676	2,825	3,026	3,139	3,256	3,272	+16	+0.49%	+894	+37.59%
Tarrant County Junior College District	19,554	19,018	19,431	21,148	23,114	26,156	27,916	26,365	24,115	24,540	24,932	26,257	27,531	28,517	28,893	29,178	27,959	26,821	27,629	25,961	-1,668	-6.04%	+1,421	+5.79%
Northeast Campus	7,945	8,042	7,893	8,644	9,492	10,909	11,535	12,827	10,006	10,178	10,445	11,333	12,118	12,406	12,706	12,827	12,364	11,906	12,288	9,932	-2,356	-19.17%	-246	-2.42%
Northwest Campus	2,946	3,081	3,296	3,625	3,997	4,550	4,983	4,752	4,337	4,295	4,665	4,613	5,025	5,331	5,226	5,197	4,857	4,578	4,477	3,964	-513	-11.46%	-331	-7.71%
South Campus	8,663	7,895	8,242	8,879	9,625	10,697	11,398	10,604	9,772	10,098	9,622	10,311	10,388	10,780	10,961	11,154	10,738	10,337	10,864	8,077	-2,787	-25.65%	-2,021	-20.01%
Southeast Campus																—	—	—	—	3,988				
Temple College	1,944	2,091	2,048	2,278	2,230	2,324	2,280	2,333	2,245	2,031	2,260	2,381	2,400	2,269	2,275	2,317	2,344	2,472	[illegible]	[illegible]	+349	+14.24%	+768	+37.81%
Texarkana College	3,154	3,091	3,193	3,086	3,203	3,418	3,720	3,585	3,298	3,380	3,659	3,751	3,814	3,894	4,025	4,182	3,989	3,924	4,047	3,670	-377	-9.32%	+290	+8.58%
Texas Southmost College	3,852	3,829	4,061	4,268	4,201	4,193	4,764	4,893	4,693	5,101	5,224	5,522	5,750	5,629	5,916	6,417	6,039	6,309	6,564	6,868	+304	+4.63%	+1,767	+34.64%
Texas State Technical College	—	—	—	6,781	7,448	9,021	8,785	8,548	8,667	9,062	8,896	8,380	8,408	8,215	7,791	7,958	7,234	7,823	7,607	8,008	+401	+5.27%	-1,054	-11.63%
TSTC—Waco	—	—	—	4,234	4,580	5,186	5,001	4,569	4,475	4,768	4,508	4,051	4,014	3,823	3,534	3,378	3,421	3,484	3,678	3,907	+229	+6.23%	-861	-18.06%
TSTC—Harlingen	—	—	—	1,421	1,568	1,921	2,081	2,359	2,487	2,586	2,599	2,666	2,786	2,904	2,976	3,225	2,431	2,900	3,066	3,082	+16	+0.52%	+496	+19.18%
TSTC—Sweetwater	—	—	—	334	408	748	638	502	600	657	616	774	888	828	715	795	860	928	863	1,019	+156	+18.08%	+362	+55.10%
Trinity Valley Community College	2,150	2,348	2,496	2,875	2,605	3,220	3,518	3,795	3,465	3,498	3,490	4,001	3,820	3,931	4,236	4,269	4,386	4,278	4,584	4,497	-87	-1.90%	+999	+28.56%
Tyler Junior College	6,224	6,558	6,420	6,794	6,916	7,298	7,735	6,966	6,369	7,186	7,416	7,888	7,957	7,870	8,339	8,259	7,919	7,891	7,575	7,669	+94	+1.24%	+483	+6.72%
Vernon Regional Junior College	1,121	1,114	1,173	1,086	1,198	1,292	1,413	1,484	1,679	1,459	1,705	1,729	1,711	1,820	1,715	1,776	1,869	1,801	1,722	1,845	+123	+7.14%	+386	+26.46%
The Victoria College	2,340	2,297	2,276	2,298	2,319	2,471	2,729	2,828	2,934	2,879	3,077	3,107	3,074	3,255	3,296	3,346	3,443	3,564	3,644	3,531	-113	-3.10%	+652	+22.65%
Weatherford College	1,378	1,470	1,388	1,596	1,601	1,527	1,607	1,564	1,391	1,522	1,695	2,033	2,048	2,089	2,040	2,277	2,492	2,591	2,348	2,335	-13	-0.55%	+813	+53.42%
Western Texas College	1,129	1,131	1,169	1,102	1,005	1,208	1,213	1,263	961	1,135	1,111	966	1,094	1,011	1,070	1,095	1,086	1,147	1,024	1,011	-13	-1.27%	-124	-10.93%
Wharton County Junior College	2,047	1,984	1,869	2,056	2,219	2,466	2,574	2,526	2,149	2,350	2,391	2,551	2,571	2,964	3,045	3,361	3,292	3,395	3,731	3,958	+227	+6.08%	+1,608	+68.43%
Total—Public Community Colleges	222,917	232,974	239,136	251,076	261,075	289,363	302,102	300,652	294,309	302,085	321,125	344,199	355,478	371,299	387,707	399,578	400,148	400,323	405,346	407,556	+2,210 †	+0.55%	+105,471	+34.91%
Total—Lamar University	1,672	1,825	1,780	2,015	1,933	2,196	2,496	2,628	2,362	2,381	2,462	2,827	3,219	5,115	4,942	5,154	5,520	5,362	5,022	5,599	+577	+11.49%	+3,218	+135.15%
Total—Independent Junior Colleges	1,927	2,026	1,955	1,934	1,806	1,266	1,379	1,238	1,151	1,192	1,223	1,338	861	808	884	689	678	619	609	686	+77	+12.64%	-506 *	-42.45%
Total—Public Technical Colleges	—	—	—	6,781	7,448	9,021	8,785	8,548	8,667	9,062	8,896	8,380	8,408	8,215	7,791	7,958	7,234	7,823	7,607	8,008	+401 †	+5.27%	-1,054	-11.63%
GRAND TOTAL—All Institutions	224,844	235,000	241,091	259,791	270,329	299,650	312,266	310,438	304,127	312,339	331,144	353,917	364,747	380,322	396,382	408,225	408,060	408,765	413,562	416,250	+2,688	+0.65%	+103,911	+33.27%

NOTES: * 1985 totals for independent junior colleges include Southwestern Junior College of the Assemblies of God, which became a four-year school in 1988, and Southwestern Christian College, which was made a four-year institution in 1991. † Texas State Technical College–Amarillo was transferred to Amarillo College in 1995, affecting headcount enrollments in both categories.

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The Community College: A Golden Opportunity

TERRY O'BANION
EXECUTIVE DIRECTOR
LEAGUE FOR INNOVATION IN THE COMMUNITY COLLEGE

> "In the past 50 years you have been creating a radical new model of education: the open door college—an institution that has never been attempted in the history of the world."

Editor's note: Following is an excerpt from the keynote address delivered by Terry O'Banion at the 50th Annual Convention of the Texas Community College Teachers Association, Feb. 20, 1997, in Austin.

This is a night of great and significant celebration for you. Yours is the oldest community college teachers organization in the nation, founded in 1948. It may be perhaps the only organization of its kind in the world. Your association is certainly the one that does the most for its members with the least amount of money. That in itself is worth celebrating. Tonight is an opportunity for you to recognize your founders and leaders for half a century of service to the citizens of Texas. More importantly, it is a night to celebrate the past 50 years you have spent as faculty members helping to create the most significant institutions of higher education in the world, bar none. To really appreciate what you have been doing for the past 50 years, let's gallop through the history of American higher education in one hundred year leaps.

In 1636, the first collegiate institution—Harvard University—was founded on American soil. Who could go to college in 1636? White males from the upper class.

Who could go to college in 1736? White males from the privileged class.

In 1836, who could go to college in this great Land of Opportunity? White males from the privileged class.

It wasn't until 1862, with the Land Grant Act, that we really established the great universities that now are across the country. In 1921, my mother couldn't go the University of Florida except in the summer because women weren't allowed to attend during the regular semester.

Who could attend college in 1936? If you go back and look, the great majority of people who could go to college were still primarily white males from the privileged classes.

In 1948, Harry Truman appointed a commission that became known in history as the Truman Commission. That commission said they thought that at least 50 percent of the high school graduates of this nation were capable of doing collegiate work at the freshman and sophomore levels. That commission gave great emphasis and force to the community college movement.

1948: that is the same year you were organized, the Texas Community College Teachers Association. I think there must be a parallel between the work of the Truman Commission and the work that you have done as an association in a leading state of community colleges to help bring about the creation of a new kind of institution in higher education. In the past 50 years you have been creating a radical new model of education. You have created an open door college—an institution that has never been attempted in the history of the world.

The idea of opening the doors to all students who could at least try a collegiate education never occurred in the great cultures of Greece and Rome or in the modern great cultures of China or Russia. The idea of opening the doors to all the people was never even conceived of by George Washington, Thomas Jefferson, or Abraham Lincoln. You have created something that never existed before your time.

You have created the comprehensive college—five colleges under one roof: developmental education, transfer education, vocational-technical education, continuing adult education, and (if they aren't quite sure) general education. You have created a teaching college, with teachers who genuinely care about students, teachers who are promoted and honored in terms of how well they teach rather than the number of pages they publish—a considerably radical notion in higher education.

We often make that claim as teachers as we compare ourselves to the universities, but there are data to support the contention that community college faculty members are more committed to teaching and to the students. In a 1991 national study of 35,000 faculty members conducted by UCLA comparing the values of community college faculty and university faculties (the largest study of its kind completed), twice the number of community college faculty said that it is easy for students to see faculty outside of regular office hours. Eighty five percent of community college faculty agreed with the statement, "Faculty are interested in the personal problems of students." Only 58 percent of the university faculty agreed with that statement. You are truly student-centered in the hard data. It isn't just anecdotal data comparing yourselves with the university faculty. You are different—in good and substantive kinds of ways.

As you created this institution you created an innovative college. Thus a strong innovative spirit became part of the character of the institution you have created. Because of your good and extraordinary work over the last 50 years, there are today over 1300 colleges, like the ones you have created here in Texas, across this nation. Enrolling over 10,000,000 students—the minority of whom are white males from the privileged classes—you have created a model that is exported to dozens of countries around the world.

We brought the English college to this country—that is the Harvard model—in 1636. We imported the German model of a university to this country. But the American community college is built out of the soil, cultures, and values of American democracy. In fact, in the last State of the Union address by the President of the United States, community colleges were mentioned twice; they had never been mentioned in a State of the Union address before. Bill Clinton, whose vision is that we ought to provide opportunities for all students, really recognizes the good work you have been doing for 50 years.

I know that many professors, presidents, administrators, and trustees at community colleges, as well as state and national agency leaders, have helped create the modern community college. It has been the faculty first and foremost who have been the front-line troops in creating this institution. It has been the faculty who delivered the essence and substance of what we stand for today. Out of your struggle to teach the most underprepared, the most community-connected, the most wonderfully diverse, and the most vocally appreciative students ever to enter the doors of a collegiate institution, you have cobbled together a unique and quintessentially democratic social invention: the American community college. Through your efforts students have unlocked doors they thought would never be opened to them. This is indeed 50 years of effort well worth celebrating.

While anniversaries provide opportunities for celebrating the past, they also encourage reflection on what is to come in the future. Many hours are needed to review the potential and challenges facing the American community college as we begin the 21st century. We could share perspectives about funding, federal, state, and local control, student financial aid, affirmative action, tenure, academic freedom, unions, information technology, distance education, expanding services to business and industry and to welfare recipients, developmental education, etc. You can double and quadruple this list of the challenges that face us all in the coming years.

I want focus on one key challenge, one that has the potential of fulfilling many of your dreams as community college faculty members. Here at about the mid-point of the 1990s, we are at the very beginning of the most significant revolution of our educational lifetime. The revolution goes under the rubric of "learning revolution." This isn't a new revolution for anyone in this room. It is but the latest manifestation or current version of a continuing quest for quality that is imbedded in the very culture of community college teaching.

In my almost 40 years in community colleges, I have seen a new form of the learning revolution erupt in almost every decade. In the 1960s community college teachers embraced humanistic education as a particularly creative effort to make learning central to the educational enterprise. In the 1970s the revolution to improve and expand learning was renewed through prophets like Benjamin Bloom who offered us concepts of "mastery learning" and "behavioral objectives" to make learning more visible for our students and for ourselves. In the 1980s we turned to assessment of outcome as a reflection of the learning revolution and we advanced the cause by being clearer about our intentions and our expectations.

In the decade of the '90s there is a confluence of forces that is working together to make this current manifestation of the learning revolution perhaps the most powerful and substantive in the last 50 years. If we can just figure out how to integrate what we are discovering through new research on learning—particularly brain-based research and research on learning styles and multiple intelligences—with the creative adaptations some colleges are making with processes of continuous quality improvement and chaos theory, we may see a revolution in learning emerge in the 21st century like none other we have ever seen.

Without getting into the detail of what the learning revolution looks like and what its results might be, I'm convinced that because of its long commitment to teaching, the community college is the ideal crucible for the learning revolution. I firmly believe that every community college teacher wants to be a better teacher. I believe that every community college teacher understands that the purpose of teaching is to help students make passionate connections to learning. These are bedrock values that will sustain and guide the learning revolution in the community college through the 21st century.

However, if the learning revolution is to come to full fruition in the community colleges of today, the overwhelming majority of community college faculty must be engaged actively in the front lines of that revolution. A first step that every community college can take to watch its own revolution—and this is the key point of my message—is to make sure a special effort is made to capitalize on the experience, the insights, and the wisdom of the current experienced faculty before they retire.

I opened these remarks noting the important role the community college faculty played in creating this unique social invention, the American community college. Now we need to make sure we do not lose the opportunity to capture this vast resource of experience before all of you retire. Unfortunately, many of the great college faculties who have created this institution have already retired and the founding faculty of our colleges will retire in droves in the next few years.

National trend data are difficult to come by on this. We have only been keeping the national trend data for the retired community college faculty since 1973. In terms of that national data, in the last three years we have lost one-third of the founding faculty members of the nation's community colleges.

Figures in Texas aren't easy to come by. I discovered two barometers that will give you an idea of what is happening here. In the Dallas County Community College District between 1990 and 1996, 119 full-time faculty retired. In the next ten years, in the Dallas District, 38 percent, or 241 full-time faculty, will turn 65 years old. The assumption is that most of them will retire. At Del Mar College, more than 30 full-time faculty retired in December 1996 alone. Because there are a number of older community colleges in the state of Texas, many of those older colleges have already lost their key founding faculty members who made these institutions great.

I think the message is clear. We are on the tail end of a cataclysmic period in which we are losing the core faculty who made community colleges the great and significant institutions they are today.

What have you learned about working with the greatest diversity of students ever to attend institutions of higher education? You are the only faculty in the history of the world that has had this experience. What have you learned about working with students who are not always clear about their goals? What have you learned about managing an educational culture that offers so many objectives—five colleges under one roof? What have you learned about using the resources in your community to bring education alive through cooperative education, tech-prep, and service learning? What have you learned about the hundreds of innovations you have designed and tested out during the past three to four decades? What have you learned that is worth passing on to your new colleagues?

Your accumulated knowledge provides a rich legacy for the teachers who are the members of the Texas Community College Teachers Association and helps not only to guide the community colleges of Texas into the next 50 years, but also provides continuing leadership of the oldest and largest community college teacher organization in the world whose 50 years I am most delighted to celebrate with you. This is a golden opportunity. I hope the Association will seize it. It is an opportunity that will help insure there is a 100th anniversary of this association well worth celebrating. ☆

Terry O'Banion

> "It has been the faculty who delivered the essence and substance of what community colleges stand for today."

LEGISLATION OF INTEREST TO TWO-YEAR COLLEGES

Following is a list of selected bills filed in the Texas Legislature potentially affecting public two-year colleges. Status is reported as of May 5, 1997.

Senate Bills

SB 5 (by Ratliff) General Appropriations Bill. Proposes funding for all state activities for the biennium (September 1, 1997-August 31, 1999). House version, HB 1, passed 3/20/97. Senate version passed 4/1/97. House refused to concur in Senate amendments 4/3/97. Conference Committee appointed 4/3/97.

SB 148 (by Bivins) instructs the Coordinating Board to establish a "core curriculum" of 42 semester credit hours, plus transferable "fields of study." A student who successfully completes the curriculum at an institution of higher education is deemed to have completed the curriculum at all institutions of higher education and may not be required to take additional core courses. Advisory committees, with faculty representation, will work out the details. Committee substitute passed the Senate as amended. Reported favorably by House Higher Education Committee without amendments 3/17/97. Pending in House Calendars Committee.

SB 152 (by Bivins) requires institutions of higher education to report student performance during the first year enrolled after high school graduation to the high school last attended. This report would include appropriate test scores, a description of developmental courses required, and the student's grade point average. Each high school receiving a report concerning five or more students must release to a newspaper of general circulation the number and percentage of students needing a developmental course. Referred to Education Committee 1/14/97.

SB 274 (by Lucio) would authorize the "downward expansion" of UT-Brownsville to offer freshman and sophomore courses. Passed Senate 4/7/97. Reported favorably as amended by House Higher Education Committee 4/22/97.

SB 295 (by Sibley) same as HB 402. Requires institutions of higher education, in order to receive funding, to report to the Coordinating Board the effectiveness of remediation programs and related strategies. A detailed audit is required for the 16 institutions that received the most money for such programs. Pending in Education Committee 3/5/97.

SB 488 (by Madla) same as HB 1699. Would require the highest grade to be used to calculate the grade point average of a student who repeats a course. Referred to Senate Education Committee 2/12/97.

SB 535 (by Ellis) would require the Coordinating Board to establish minimum standards for ORP companies. Referred to State Affairs Committee 2/17/97. Reported favorably as substituted 4/25/97. Placed on Senate Intent Calendar for 5/2/97.

SB 537 (by Ogden) same as HB 1302. Would establish rules limiting contracts with higher education administrators. Passed Senate 3/13/97. Reported favorably without amendments by House Higher Education Committee 3/25/97.

SB 572 (by Fraser) same as HB 1207. Would transfer, pending approval by the Coordinating Board, the private University of Central Texas to the Texas A&M System, effective September 1, 1997. The new institution, which could only accept junior, senior, and graduate-level students, would be called "The Public University for Central Texas" until the A&M Board determines otherwise. Passed Senate 4/25/97. Scheduled for hearing by House Higher Education Committee, 5/4/97.

SB 688 (by Sibley) would create a high priority program development fund to support vocational and technical education. Referred to Senate Finance Committee 2/25/97.

SB 729 (by Bivins) TASP "reform" bill. Passed Senate 3/13/97. Referred to House Higher Education Committee 3/19/97. Reported favorably as substituted 4/30/97.

SB 821 (by Bivins) would make it a Class B Misdemeanor to market, sell, or distribute certain academic materials for profit. Referred to Senate Criminal Justice Committee 3/4/97.

SB 840 (by Ratliff) same as HB 1795. Authorizes the "downward expansion" of the University of Texas at Tyler to offer freshman and sophomore courses. Referred to Senate Finance Committee 3/4/97. Reported favorably as substituted 4/18/97. Companion bill passed the House 5/2/97.

SB 1122 (by Armbrister) would make a number of changes in TRS such as a deferred retirement option. Referred to Senate State Affairs Committee 3/13/97.

SB 1188 (by Armbrister) would authorize payroll deductions for contributing members for establishment or re-establishment of TRS service credit. Referred to Senate State Affairs Committee 3/17/97.

SB 1306 (by Lucio) same as HB 1140. Would exempt proprietary school students from the TASP program. Passed Senate 4/17/97. Reported favorably as amended by House Committee on Higher Education 4/21/97.

SB 1460 (by Armbrister) would allow institutions of higher education to establish a qualified excess benefit arrangement for the purpose of providing ORP participants with benefits not currently payable because of the IRS Code. Passed Senate 4/24/97.

SB 1522 (by Lucio) would validate certain acts and proceedings of South Texas Community College. Referred to Senate Education Committee 3/20/97.

SB 1577 (by Bivins) would make numerous changes to Texas State Technical College. Adds language to allow select campuses to be transferred to junior colleges if certain parties request it in writing. Makes the TSTC at Marshall a campus rather than extension center. Mandates TSTC and junior college boards in the same region to coordinate programs and encourage joint programs. Passed Senate 4/3/97. Reported favorably as amended by House Higher Education Committee 4/29/97.

SB 1731 (by Barrientos) same as HB 1558. Would require standards in grievance and complaint procedures for certain state employees. Referred to Senate State Affairs Committee 3/24/97.

SB 1771 (by Lucio) same as HB 2747. Would require junior colleges to permit students to pay tuition in installments. Referred to Senate Finance Committee 3/24/97.

House Bills

HB 1 (by Junell) General Appropriations Bill. Proposes funding for all state activities for the biennium (September 1, 1997-August 31, 1999). Passed House 3/20/97. Senate version introduced as SB 5. Passed Senate 4/1/97. House refused to concur in Senate amendments 4/3/97. Conference committee appointed 4/3/97.

HB 271 (by Hilbert) requires the Coordinating Board, in cooperation with the State Board of Education, to adopt rules to facilitate charging school districts for remediation at institutions of higher education. The Coordinating Board is also required to develop a plan for the gradual elimination of remedial educational programs at institutions of higher education. Pending in House Higher Education Committee 4/1/97.

HB 402 (by Maxey) same as SB 295. Requires institutions of higher education, in order to receive funding, to report to the Coordinating Board the effectiveness of remediation programs and related strategies. A detailed audit is required for the 16 institutions that received the most money for such programs. Pending in House Higher Education Committee 3/4/97.

HB 724 (by Serna) would require institutions of higher education to make payments to participants' ORP companies "not later than the third day after the funds become legally available." Reported favorably without amendments by House Pensions and Investments Committee. Passed House 4/3/97. Sent to Senate State Affairs Committee 4/8/97.

HB 762 (by Averitt) would make it a Class B Misdemeanor to market, sell, or distribute certain academic materials for profit. Passed the House 4/24/97. Referred to Senate Education Committee 5/2/97.

HB 1014 (by Bailey) would provide for voluntary salary deductions by junior college employees to a professional organization. Referred to Higher Education Committee 2/10/97.

HB 1129 (by Maxey) requires the Coordinating Board to adopt a rule requiring that each institution of higher education accept the transfer of course credit earned at an accredited public junior college in any basic core academic course covering substantially the same subject matter as a course offered at the institution to which the credit is to be transferred. Referred to Higher Education Committee 2/12/97.

HB 1140 (by Walker) same as SB 1306. Would exempt proprietary school students from the TASP program. Left pending in House Higher Education Committee 3/4/97.

HB 1207 (by Hupp) same as SB 572. Would transfer, pending approval by the Coordinating Board, the private University of Central Texas to the Texas A&M System, effective September 1, 1997. The new institution, which could only accept junior, senior, and graduate-level students, would be called "The Public University for Central Texas" until the A&M Board determines otherwise. Referred to Higher Education Committee 2/13/97. Companion bill passed Senate 4/25/97; scheduled for hearing by House Higher Education Committee 5/4/97.

HB 1302 (by Junell) same as SB 537. Would establish rules limiting contracts with higher education administrators. Pending by House Higher Education Committee 3/11/97.

HB 1404 (by Kamel) would allow institutions to conduct courses for credit by distance learning to off campus locations if the course is within the approved curriculum of the institution. Committee substitute reported favorably by House Higher Education Committee. Passed House 4/9/97. Reported favorably as substituted by Senate Education Committee 4/28/97. Substitute passed Senate 5/5/97.

HB 1558 (by Dukes) same as SB 1731. Would require standards for grievance and complaint procedures for certain state employees. Scheduled for hearing by House State Affairs Committee 5/5/97.

HB 1698 (by Rangel). Remediation "reform" bill. Referred to House Higher Education Committee 2/27/97.

HB 1699 (by Rangel) same as SB 488. Would require the higher grade to be used to calculate the grade point average of a student who repeats a course. Pending in House Higher Education Committee 4/8/97.

HB 1795 (by Kamel) same as SB 840. Authorizes the "downward expansion" of the University of Texas at Tyler to offer freshman and sophomore courses. Committee substitute reported favorably by House Higher Education Committee 3/25/97. Passed the House 5/2/97.

HB 2002 (by Berlanga) would change the TRS "multiplier" used to determine a retirement annuity from 2% to 2.1235%. Pending in House Pensions and Investments Committee 4/15/97.

HB 2053 (by Maxey) would restrict the use of public funds for private club memberships by an institution of higher education. Reported favorably by House Higher Education Committee 3/31/97.

HB 2432 (by Kamel) would excuse students who have taken remedial courses but continue to fail the TASP test from further requirements for taking TASP if they have maintained a "C" average on normal course work, have at least a 2.75 GPA, and 60 or more semester credit hours. Referred to House Higher Education Committee 3/11/97.

HB 2517 (by Dunnam) would require the collection of comparative information on community colleges and Texas State Technical College. Passed the House 4/30/97. Referred to Senate Education Committee 5/2/97.

HB 2528 (by Gutierrez) would validate certain acts and proceedings of South Texas Community College. Passed House 4/25/97. Reported favorably by Senate Education Committee 5/1/97.

HB 2644 (by Telford) "Omnibus TRS bill." Would make numerous changes and improvements in benefits under Teacher Retirement System. Passed House 4/17/97. Referred to Senate State Affairs Committee, 4/22/97.

HB 2652 (by Rangel) would establish Lone Star College (a "virtual university" to be administered by an institution designated by the Coordinating Board) to offer certain degree programs. Reported favorably as substituted by House Higher Education Committee 4/15/97.

HB 2668 (by Tillery) would establish a deferred retirement option plan for TRS members. Pending in House Pensions and Investments Committee 4/22/97.

HB 2721 (by Hunter) would establish the TexShare Library Consortium, with the authority to assess membership fees. Passed House 4/18/97. Reported favorably by Senate Education Committee 4/30/97. Placed on Senate Consent Calendar 5/2/97.

HB 2747 (by Hinojosa) would require junior colleges to provide for payments of tuition and fees by installment. Passed the House 5/2/97.

HB 2944 (by Sadler) would change the status of the Marshall facility of TSTC from an extension center to a campus. Reported favorably by House Higher Education Committee 4/29/97.

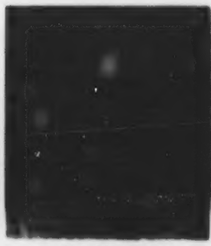
HB 3017 (by Allen) would create a deferred retirement option plan for TRS members. Referred to House Pensions and Investments Committee 3/17/97.

HB 3079 (by Serna) would allow the purchase of service credit in TRS for vocational work experience. Pending in House Pensions and Investments Committee 4/15/97.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION

OFFICERS, 1997-98

Anna R. Holston
President
Central Texas College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(Appointments expire March 31, 1998, unless otherwise indicated.)

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Lola King, Trinity Valley Community College (2000)
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AD HOC COMMITTEE ON NOMINATION AND ELECTION REFORM

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Larwrence Bell, Tarrant County Junior College–Northeast Campus
Vivian A. Dennis, Eastfield College
Emmeline I. Dodd, College of the Mainland
Roger A. Griffin, Austin Community College
Scott A. Nelson, Kingwood College
Michael A. White, McLennan Community College

1997 CONVENTION HIGHLIGHTS

"AN EVENING WITH LARRY GATLIN" (left), was the featured entertainment on Friday night. More than 850 attended the barbecue dinner and concert.

THE FEATURED SPEAKER (right) at the General Session was noted educator Terry O'Banion, who spoke about the powerful role of community colleges in American higher education.

THE TCCTA DISTINGUISHED SERVICE AWARD was given to Doris Huibregtse in recognition of many years of faithful service to the profession and to the association.

PHI THETA KAPPA PRESIDENT, Russell Webster, San Jacinto College–Central Campus, spoke at the General Session on the value of two-year college education.

THIS YEAR'S CONVENTION THEME (right) was "The Community College: A Golden Opportunity." More than 3,300 members, exhibitor representatives, guests, and program participants registered for the three-day meeting in Austin.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION State President Glenda H. Easter (far right), Bill J. Priest Institute, presided over the 50th annual TCCTA convention.

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